



EASYbind

Agent User Guide

4/29/2025

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Introduction to EASYbind

NAU Country continues to enhance our mobile application and Agent Portal with EASYbind! EASYbind offers a quick and simple way to send in Crop-Hail Binders on your mobile device or computer.

Important notes:

- EASYbind is available for all crops with published Insurance Per Acre (IPA) limits **(with the exception of crops in AZ, CA, and NV)**.
 - Please note, EASYbind is not available for hemp in any state.
- At this time, the ability to access and use EASYbind is only available to appointed NAU Country agents. Processors and agency employees do not have access.
- This user guide is only an overview of the described process. It does not include all features, exclusions, or limitations. Binding effective time varies by state. Consult the [Crop-Hail Rate Books](#) (located on the Crop-Hail and Private Product Manuals web page) for further details.

Accessing EASYbind

EASYbind can be accessed on NAU Country mobile or in the Agent Portal (on your mobile device or on your computer). In both locations you can submit Crop-Hail Binders by either starting from scratch or with a policy in context.

On NAU Country mobile:

- Log into NAU Country mobile.
 - Download from [iTunes](#) or [Android Play Store](#).
 - If you had the app previously installed, please make sure you are on the latest version, in addition to being on the latest iOS or Android version.
- To submit a Crop-Hail Binder from scratch:
 - Tap the ellipses **⋮** icon at the top of the screen.
 - In the drop-down menu, select “EASYbind”.
 - The *EASYbind* screen will appear.
- To submit a Crop-Hail Binder with a policy in context:
 - Search for and tap on the correct farmer.
 - Tap on the applicable policy.
 - In the *Actions* section, tap on “EASYbind”.
 - The *EASYbind* screen will appear.

In the Agent Portal:

- Log into the [Agent Portal](#).
- To submit a Crop-Hail Binder from scratch:
 - If you are logged into the Agent Portal with your mobile device, tap the hamburger menu **☰** in the top-left corner of the *Home* screen. Next, tap “My Farmers” within the drop-down menu.
 - If you are logged into the Agent Portal on your computer, select *My Farmers* at the top of the *Home* screen.
 - In the drop-down menu, select “EASYbind”.

- The *EASYbind* screen will appear.
- To submit a Crop-Hail Binder with a policy in context:
 - On your mobile device or computer, select the “My Farmers” button on the *Home* screen.
 - Search for and select the correct farmer.
 - Select the applicable policy.
 - Select the “EASYbind” button.
 - The *EASYbind* screen will appear.

Working within the EASYbind screen

Simply fill in the fields on the screen, read/accept the Terms and Conditions, sign, and submit your request! The below sections can be found within the EASYbind screen, required fields will be marked with a red asterisk within each section.

- **Insured section:** If you are submitting the Crop-Hail Binder by starting with a policy in context, the fields within this section will pre-populate automatically.

The screenshot shows the EASYbind mobile application interface. At the top, there is a dark blue header with 'Back' on the left and 'EASYbind' on the right. Below the header, the title 'EASYbind' is displayed in blue. The main content area is titled 'Insured' in a blue bar. Below this, there are several input fields with labels and example text:

- Name/Business: *** Example: John B. Dow
- Address:** Example: 7333 Sunwood Drive
- City:** Example: Ramsey
- State:** Example: MN
- Zip Code:** Example: 55303
- Email Address:** Example: example@naucountry.com
- Phone Number:** () - -

- **Policy Details section:** The Crop Year will default into the field, if only one is applicable. As you fill out the *EASYbind* screen, if you change the original Crop Year or State selected, you will be presented with a pop-up message informing you that by changing these fields, any coverage details already filled in, will be removed. You will have the option to continue with your changes or keep the existing information.

- **Coverage #1 section:** Once you have filled out the information within this section, you can add additional coverages by selecting the “+ Add” button at the bottom of the section. You can delete a coverage by selecting the “- Delete” button.
 - Please note:
 - The Practice field will only be available for coverages with different crop limits by practice.
 - Multiple Endorsements can be selected within the Endorsements drop-down selection.
 - Required Mandatory Endorsements will only show if they have an associated rate.
 - The Estimated Acres and \$/Acre at 100% Share fields allow for two decimal places, for example 100.25.
 - All information is subject to approval.

- If you add additional Coverages, the County will pre-populate with what was selected in the previous Coverage.

The screenshot displays two coverage configuration panels. The top panel, 'Coverage #1', has the following fields: County (Becker), Crop (CORN), Practice (N/A), Policy Form (001 - BASIC), Endorsement(s) (545.121 - WIND FIELD BASIC 10/01 and 540.121 - GSNAP FIELD BASIC 10/01), Required Mandatory Endorsement (N/A), Estimated Acres (100.3), and \$/Acre at 100% Share (1000.3). A note below states '*Subject to approval if exceeding our published crop limits.' Below this panel are '+ Add' and '- Delete' buttons. The bottom panel, 'Coverage #2', has County (Becker), Crop (Select...), Practice (N/A), and Policy Form (Select...). A red box highlights the 'Becker' dropdown in Coverage #2, and a red arrow points to it from the '+ Add' button in Coverage #1.

- **Required Statements section:** Read the required statements within this section and accept the listed Terms and Conditions by selecting the checkbox at the bottom of this section.

Required Statements

Read the required statements, and acknowledge you have reviewed them with the checkbox below.

EASYbind TERMS & CONDITIONS

- The following terms and conditions apply when requesting coverage through the EASYbind feature:
- **TX, OK & NM:** Coverage will be in effect at 12:01 a.m. on the day following the date the agent keys and activates the coverage or we receive your request to bind coverage, you and our agent sign the application, and it is timely received in the appropriate processing office.
- **All other states:** Prior to August 1st new and increased coverage (provided there has been no prior damage to the crop) will take effect the earlier of: two (2) hours or 12:01 a.m. following the date and time the agent keys and activates the coverage or we receive your request to bind coverage, you and our agent sign the application, and it is timely received in the appropriate processing office. Beginning August 1st, coverage will be in effect at 12:01 a.m. on the day following the date the agent keys and activates the coverage or we receive your request to bind coverage, you and our agent sign the application, and it is timely received in the appropriate processing office.
- Coverage will apply to all insurable acreage for the crop(s) and county(ies) designated on EASYbind.
- Within 7 days of submitting the binder, the agent is required to key and activate the coverage or forward a copy of the final application with insured's signature to the Company. Applications received after 7 days will still be accepted but the binding date and time will be based off of the actual date and time received. NAU Country is not responsible for failure of transmission for any reason, including system outages or failure of equipment.
- Submitting an EASYbind does not guarantee acceptance by the Company. All submissions are subject to underwriter review and Company approval, including but not limited to over the limit requests and mutually exclusive endorsements.
- All terms and conditions of the Crop-Hail policy provisions and all other applicable policy endorsements apply to EASYbind and any coverage issued under the application.
- By submitting an EASYbind, the signing agent warrants and represents that he or she has been directed to or otherwise has the proper authority from the insured or insured's legal representative to request insurance as stated in EASYbind.
- By submitting an EASYbind, the signing agent warrants and represents the crops have not sustained any damaged prior to submission of EASYbind. NAU Country reserves the right to revoke, limit or deny coverage if it is determined that prior damage has occurred.
- By submitting an EASYbind, the signing agent agrees to be jointly liable for any premium associated with the requested coverage.

I have read and accept the above terms.

- **Agent Contact Information section:** This section will populate automatically. Verify the information is correct and/or make any changes, as needed. Please note, an email confirmation will be sent to you at the email address that is provided here.

Agent Contact Information

Agent Name:

Agency:

Email: *

Phone Number: *

- **Electronic Signature (Full Legal Name) section:** The agent should type in their full legal name in the Name field.



Electronic Signature (Full Legal Name)

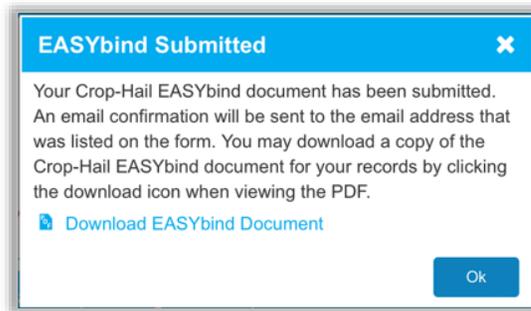
What is eSignature?

Name: *

Submit Cancel

Submitting the EASYbind Document

When all sections have been completed, simply select the “Submit” button. The below pop-up message will appear, confirming your EASYbind document was submitted. You can download a copy of the document by selecting the “Download EASYbind Document” link. Please note, at this time, this is the only place/time you will be able to download this document. When you are ready to move on, select the “Ok” button.



EASYbind Submitted ✕

Your Crop-Hail EASYbind document has been submitted. An email confirmation will be sent to the email address that was listed on the form. You may download a copy of the Crop-Hail EASYbind document for your records by clicking the download icon when viewing the PDF.

[Download EASYbind Document](#)

Ok

If you choose to click the “Download EASYbind Document” link, the Crop-Hail EASYbind document will show. To print, email, or share this document, select the  in the top right corner.

1:50 PM Sat Apr 13 (Page 1 of 1) Hail Binder Done

Crop-Hail EASYbind

Created: 04/13/2024

NAU Country
A QBE Insurance Company

Insured Information
John Doe
7333 Sunwood Drive
P: (218)555-5555
E: nauhsya@naucountry.com

Policy #:
NAU Country Insurance Company
Central Branch Office
P: [Redacted]
P: [Redacted]

Crop Year	State	County	Crop	Practice	Policy Form	Endorsement	Estimated Acres	\$/Acre at 100% Share
2024	MN	Becker	CORN		001 - BASIC	545.171 - WIND FIELD BASIC 100%; 846.121 - GRAPF FIELD BASIC 100%	100.3	\$1,000.30

Note: This is not a Hail Application

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All other states: Prior to August 1st new and increased coverage (provided there has been no prior damage to the crop) will take effect the earlier of: two (2) hours or 12:01 a.m. following the date and time the agent keys and activates the coverage or we receive your request to bind coverage, you and our agent sign the application, and it is timely received in the appropriate processing office. (Beginning August 1st, coverage will be in effect at 12:01 a.m. on the day following the date the agent keys and activates the coverage or we receive your request to bind coverage, you and our agent sign the application, and it is timely received in the appropriate processing office.)

Coverage will apply to all insurable acreage for the crop(s) and county(ies) designated on EASYbind.

Within 7 days of submitting the binder, the agent is required to key and activate the coverage or forward a copy of the final application with insured's signature to the Company. Applications received after 7 days will still be accepted but the binding date and time will be based off of the actual date and time received. NAU Country is not responsible for failure of transmission for any reason, including system outages or failure of equipment.

Submitting an EASYbind does not guarantee acceptance by the Company. All submissions are subject to underwriter review and Company approval, including but not limited to cover the limit requests and mutually exclusive endorsements.

All terms and conditions of the Crop-Hail policy provisions and all other applicable policy endorsements apply to EASYbind and any coverage issued under the application.

By submitting an EASYbind, the signing agent warrants and represents that he or she has been directed to or otherwise has the proper authority from the insured or insured's legal representative to request insurance as stated in EASYbind.

By submitting an EASYbind, the signing agent warrants and represents the crops have not sustained any damaged prior to submission of EASYbind. NAU Country reserves the right to revoke, limit or deny coverage if it is determined that prior damage has occurred.

By submitting an EASYbind, the signing agent agrees to be jointly liable for any premium associated with the requested coverage.

Agent Name: John Doe
Agent Signature: John Doe
Digital signed by John Doe
Sign Date and Time: 4/13/2024 1:49:18 PM

END: 01615501 documents@naucountry.com Fax to: 763-233-4402 Crop Year: Page 1 of 1

- If your EASYbind submission fails, after the EASYbind screen is submitted, a message will display alerting you that the submission failed and to reach out to your Marketing Representative or Underwriter for immediate assistance.

EASYbind Email Confirmation

The email confirmation will be sent to you at the email address that was listed within the *Agent Contact Information* section. The email confirmation is from noreply@naucountry.com. This is an example of what it looks like:

From: noreply@naucountry.com <noreply@naucountry.com>
Sent: Monday, April 15, 2024 3:52 PM
To: 17204407@naucountry.com
Subject: EASYbind Submission - [REDACTED]

An EASYbind Hail Binder was submitted for [REDACTED]

Crop	Practice	Policy Form	Endorsements	Estimated Acres	\$/Acre at 100% Share
CORN	Irrigated	042 - DDA	545 121 - WIND FIELD BASIC	500.00	\$700.00

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- By submitting an EASYbind, the signing agent warrants and represents the crops have not sustained any damaged prior to submission of EASYbind. NAU Country reserves the right to revoke, limit or deny coverage if it is determined that prior damage has occurred.
- By submitting an EASYbind, the signing agent agrees to be jointly liable for any premium associated with the requested coverage.

Thank you,

For questions, please reach out to your underwriter.

Important Requirements

It is important to remember that within seven (7) days of submitting the binder, the agent is required to key and activate the coverage ([click here for further details](#)) or forward a copy of the final application with the insured's signature to the Company. Applications received after seven (7) days will be accepted but the binding date and time will be based on the actual date and time received.

Step-by-step instructions are provided in the link above, however, when you (the agent) key and activate a policy within EASYwriter Pro, it is important to remember the following:

- On the *Commit Active EASYhail* or *Commit Endorsement* screen, select the "Activate Policy" radio button. In the "Prior Notice Sent to" field, type in EASYbind.
- The commit windows may vary slightly between EASYhail and Standalone Crop-Hail, but examples are provided below.

W Commit Active EASYhail

Prior Notice Sent To:

Prior Notice Date: Select a date 12 :00 AM 15

Signature Agent:

Signature Date: 03/10/2020

Emailed/Faxed: 03/10/2020 11:58 AM

Commit Cancel

Commit Endorsement

Schedule Options (N/A for estimate policy)

Create Schedule: Original

Include Provisions:

Original Printed: N/A

Last Revised: N/A

Policy Status

Temporary Policy Active Policy

Prior Notification: Select a date 12 :00 AM 15

Sent To:

Endorsement Effective

No endorsement date required

Received Date: 5/10/2019

Signature Agent:

Signature Date: 5/10/2019

Emailed/Faxed: 5/10/2019 1:16 PM

Endorsement Note (Not Required): Private

Policy Totals	
Total Acres:	250.00
Total Coverage:	\$25,000.00
Premium:	\$1,400.00
PMP Discount:	\$0.00
Other Discount:	\$0.00
Cash Discount:	\$70.00
Net Premium:	\$1,330.00
Taxes:	\$0.00

Commit Cancel