

**Press release****Bioline Insurance, a new player on the agricultural insurance market**

Agriculture-dedicated InVivo Group entity Bioline Group is expanding its activity and entering the insurance market with the launch of Bioline Insurance.

Since starting one year ago, the project has today become a reality thanks to the collaborative work carried out with the member agricultural cooperatives in order to propose an initial strategic product: harvest insurance custom-built by and for cooperatives.

**Insurance: an answer to farmers' expectations**

Bioline Group aspires to participate in the development of agriculture's Third Way: more connectivity, more performance and more sustainability. It is with this goal in mind that the Group has taken interest in farmers' needs, in order to offer them services that are always more secure and better suited.

3 out of 4 farmers do not insure their harvests for several reasons, considering coverage to be "useless and never actually providing compensation" or "too expensive". Considering this situation, Bioline Managing Director Antoine Poupart explains: *"our offer comes as a response to farmers' inquiries. It seeks to make harvest insurance useful and affordable while also offering adequate protection from climate risks, which continue to increase in frequency and magnitude."*

**A strong alliance with solid partners**

With the launch of Bioline Insurance, Bioline Group complements the existing spectrum of insurers and proposes a custom-made offer for farmers and member cooperatives.

The Bioline Insurance offer is based on a national framework agreement with a world leader of the insurance and reinsurance, with the capacity to assure 100 % of our initiative (1 000 000 hectares). Due to his size, our partner will be capable of accompanying the international development of our activity.

This insurance product will be integrated by the cooperatives into some of their procurement, collection and consulting offers.

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## PRESS KIT

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### Comprehensive protection against climate risks

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Bioline Insurance's offer provides protection against a full range of climate risks:

- **Hail** with deductible per plot
- All **other risks** with a deductible per crop:
  - **Wind**: tempest, hurricane, tornado, whirlwinds, gusts, dust storms.
  - **Cold**: frost, weight of snow and ice, low temperatures and cold snaps, lack of sunlight.
  - **Water**: flooding and excess water, excess moisture, violent rains, storms and torrential downpours.
  - **Heat**: drought, excessive temperatures, heat waves, sunburn.
  - **Fire** related to lightning.
  - **Drought / flooding orders**.
- **Optional guarantees**:
  - **Quality**: specific weights, Hagberg number, germination rate, yellow berry, flecking.
  - **Re-seeding costs and additional harvesting costs**.

### A large range of insurable crops

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Bioline Insurance proposes coverage as part of its offer for a large range of crops:

- **Cereals**: soft winter wheat, hard winter wheat, winter barley, spring barley, grain maize, triticale, oats, rye
- **Oilseeds**: winter rape, sunflower, soybean, linseed
- **Protein crops**: protein peas, beans and faba beans
- **Industrial crops**: industrial beets, potatoes

Seed multiplication is also covered on all these crops except industrial crops.

Note: 70% of the farm's field crops and 100 % of each crop must be insured.

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## Bioline Insurance's offer summarised via 7 main advantages

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1. Protection of yield and quality.
2. Insurable crops representing 90% of cultivated surfaces excluding grasslands and forage crops.
3. A low 10% deductible that increases compensation.
4. A world-renowned insurer who covers 100% of the risks and guarantees insurance availability in the long-term.
5. CAP subsidy that significantly reduces costs.
6. Product's integration into cooperative agreements strengthens their attractiveness and simplicity.
7. A financially-attractive product.

### About Bioline Group:

Bioline Group is the InVivo Group's holding company dedicated to agriculture. With activities spanning the entire agricultural production chain, the company brings together a unique alliance of recognised expertise for transforming farms, organised into 4 business lines:

> two business lines that form the cornerstone of its relations with cooperatives

- seed - Semences de France and Agro-Sol in Brazil;
- plant health - Life Scientific, Phyteurop, In-Ou in China and CCAB in Brazil;

> two business lines that represent the future of agriculture:

- biocontrol - Bioline Agrosiences;
- digital agriculture - Smag, be Api and the programme Fermes Leader.

These 4 business lines and external clients alike also benefit from Agrosolutions' agro-environmental consulting expertise.

Bioline Group has more than 1200 employees serving agriculture's Third Way.

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