

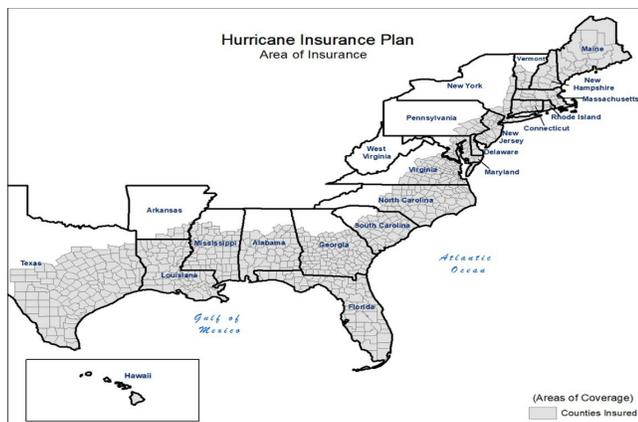
Hurricane Insurance Protection - Wind Index (HIP-WI) Endorsement (Crop Year 2022)

General Information

The Hurricane Insurance Protection-Wind Index (HIPWI) Endorsement covers a portion of the deductible of the underlying crop insurance policy when the county, or a county adjacent to it, is within the area of sustained hurricane-force winds from a named hurricane based on data published by the National Hurricane Center (NHC) at the National Oceanic and Atmospheric Administration (NOAA). HIP-WI does not provide indemnities for acreage that is prevented from planting or any replanting reimbursement. It is also not available with the Occurrence Loss Option (OLO) or the Comprehensive Tree Value (CTV) Endorsement. The coverage provided by HIP-WI can be combined with the Supplemental Coverage Option (SCO) and the Stacked Income Protection Plan (STAX), when acreage is also insured by a companion policy.

Eligible Crops and Location

The HIP-WI Endorsement provides coverage for over 70 different crops insured under the Common Crop Insurance Policy, Basic Provisions (Basic Provisions) for both Catastrophic (CAT) and additional coverage policies when provided in the actuarial documents. It will be available in counties in the vicinity of the Gulf of Mexico and the Atlantic, as well as Hawaii. The nearby map shows the availability of HIP-WI.



Eligibility Requirements

To be eligible for the HIP-WI Endorsement, you must:

- Have an insurance policy under the Basic Provisions with the same insurance provider (any crop acreage, inventory, or trees and plants that are not insured by the underlying policy are not covered by HIP-WI);
- Elect HIP-WI on or before the sales closing (SCD) for the underlying policy;
- Elect a HIP-WI coverage percentage; and
- Comply with all terms and conditions of the HIP-WI Endorsement.

Insurance Period

Generally, the insurance period for HIP-WI begins on the insurance attachment date, when provided in the HIP-WI actuarial documents. When no insurance attachment date is provided on the HIP-WI actuarial documents, the insurance period begins on the later of:

- The SCD of the underlying policy; or
- The earliest planting date, for each planting period when applicable, for the underlying policy.

Generally, the insurance period ends on the:

- End of insurance date, for each planting period when applicable, when provided in the HIP-WI actuarial documents; or
- End of insurance date, for each planting period when applicable, provided in the underlying policy actuarial documents when not provided in the HIP-WI actuarial documents.

Waiting Period

The initial year HIP-WI is elected, coverage will not begin until 14 days after the SCD. If the underlying crop policy also requires a waiting period, the wait periods will run concurrently.

For subsequent years, HIP-WI coverage may be increased (e.g., lowering coverage on the underlying policy, increasing the HIP-WI coverage factor, decreasing the STAX coverage level) by the SCD, but the increased HIPWI coverage will not take effect until 14 days after the SCD, or the end of the waiting period for the underlying policy, when a waiting period is required by the underlying policy. If a qualifying event triggers the county within the 14-day waiting period, coverage will be based on the coverage percentage and coverage range from the previous insured year.

If coverage is decreased, the decreased coverage will take effect immediately (there is no waiting period). If a qualifying event triggers the county, HIP-WI coverage will be based on the lower coverage for the current insured year.

Acreage Reporting Requirements

You are not required to submit an additional acreage report for HIP-WI, because HIP-WI uses the underlying policy's acreage report. The number of eligible acres will be the number of planted or insured acres reported on an acreage report of the underlying policy unless a qualifying event triggers the county prior to you filing an acreage report. If a qualifying event occurs prior to you filing your acreage report and it is the initial year you elect HIP-WI, your HIPWI eligible acres will be the lesser of the number of acres reported on an intended acreage report or the number of actual planted acres. If a qualifying event occurs prior to you filing your acreage report and it is any subsequent year after you initially elect HIP-WI, your HIP-WI eligible acres will be the lesser of the number of acres planted at the time of the qualifying event or the highest number of planted insurable acres for the crop in the past four years. For crops which do not require an acreage report, use the crop's equivalent of an acreage report.

If an acreage report must be revised, or the Actual Production History (APH) needs to be corrected, the HIP-WI liability will be held to what the insured initially reported on their acreage report and/or Production Report (APH Record).

Causes of Loss

The full value of the HIP-WI Endorsement is paid if a county, or adjacent county, is within the area of sustained hurricane-force winds from a named hurricane based on data published by the NHC. The counties where payments occur will be identified in the actuarial documents.

Individual farm yields and revenues are not considered under HIP-WI and it is possible that you may experience reduced revenue or reduced yield and not receive an indemnity under HIP-WI. You are not required to file a notice of loss.

Settlement of a Claim

An indemnity is due when the county loss trigger is identified for the insured county, or adjacent county. Only one indemnity payment per insurance period or per planting period, when applicable, per acre is allowed.

Administrative Fees and Premium

An administrative fee and premium for the crop covered by each HIP-WI Endorsement will be due in addition to any administrative fee(s) and/or premium(s) of the underlying policy. The HIP-WI endorsement attaches only to the underlying policy and not to an endorsement. Therefore, only one admin fee is charged for HIP-WI coverage. However, the HIP-WI administrative fee may be waived if you qualify as a limited resource farmer, a Beginning Farmer Rancher (BFR), or a Veteran Farmer Rancher (VFR).

Premium for HIP-WI is calculated by multiplying the Hurricane Protection Amount (HPA) by the premium rate and any premium adjustment percentages that may apply. All information needed to calculate the premium rate is contained in the actuarial documents. The premium subsidy for HIP-WI is fixed at 65%.

Important Dates

Sales Closing Date: Sales Closing Date of Underlying Crop Policy

Cancellation Date: Cancellation Date of Underlying Crop Policy

For More Information

For more information, contact your crop insurance agent. If you do not have a crop insurance agent, a list of crop insurance agents is available on the RMA website by using the RMA Agent Locator at www.rma.usda.gov/informationtools/agentlocator.

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Note: PDF version looks different than website but content is exactly the same.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

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