

# PRODUCT MANAGEMENT BULLETIN: PM-20-051

DATE July 28, 2020

TO: All Approved Insurance Providers  
All Risk Management Agency Field Offices  
All Other Interested Parties

FROM: Richard H. Flourney, Deputy Administrator /s/ Richard H. Flourney 7/28/2020

SUBJECT: Hurricane Insurance Protection – Wind Index (HIP-WI) End Of Insurance Extension Option

## Background

The Federal Crop Insurance Corporation Board of Directors approved the HIP-WI Endorsement, on November 15, 2019, and approved the End of Insurance Extension Option on June 23, 2020. The option is available for the 2020 crop year for apples, blueberries, grapes, and peaches.

The time period covered by HIP-WI is based on the insurance period of the underlying crop policy. HIP-WI coverage begins at the Sales Closing Date (SCD) of the underlying crop policy and ends at the End of Insurance (EOI) date of the underlying crop policy. This approach is intended to ensure that the coverage provided by HIP-WI is consistent with the coverage provided by the underlying crop policy.

However, there are four crops where the insurance period for the underlying crop policies does not align with the risk period for the crop, which leads to gaps in HIP-WI coverage for apples, blueberries, grapes, and peaches. To address this gap of coverage, RMA has created a one-time time option where producers may elect to extend the EOI date for their existing HIP-WI contract to November 20, 2020 (the 2021 crop year SCD). Additional premium will be due since the risk period is extended.

The sales closing date for the Option is August 31, 2020, for those crops/counties where the Option is available.

## Action

A. The following HIP-WI materials will be available by close of business today on the RMA website at [www.rma.usda.gov](http://www.rma.usda.gov).

- Hurricane Insurance Protection – Wind Index (HIP-WI) Endorsement End of Insurance Extension (20-HIP-WI-A)

B. The attached procedures are to be used in implementing the Option.

[Attached Procedures](#)

## DISPOSAL DATE:

December 31, 2020