

## **MGR-21-011**

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Date

September 27, 2021

To

All Approved Insurance Providers

All Risk Management Agency Field Offices

All Other Interested Parties

From

Richard H. Flournoy, Acting Administrator

Subject

Emergency Flexibilities for Producers Impacted by Hurricane Ida

## **Background**

Hurricane Ida, a Category 4 hurricane, damaged infrastructure in parts of Louisiana, impacting transportation, electricity and other utilities, and communications.

Additionally, some producers are required to make changes to their existing crop insurance policies to meet the linkage requirements for the Farm Service Agency (FSA) Quality Loss Adjustment (QLA) program and Wildfire and Hurricane Indemnity Program-Plus (WHIP+). The limited mobility and communication issues due to Hurricane Ida, coupled with ongoing pandemic restrictions, has hindered the ability for producers to meet with their crop insurance agent to make changes to crop insurance policies by the September 30, 2021, sales closing date (SCD).

RMA is committed to providing program flexibility that supports the health and safety of all parties while also ensuring the Federal crop insurance program continues to serve as a vital risk management tool. Therefore, relief is being authorized to provide program flexibilities for insurance delivery partners and producers in this limited situation.

# Action

On a case-by-case basis, Approved Insurance Providers (AIPs) may elect to allow:

- (1) Carryover insureds to increase coverage levels for crop policies on or before October 29, 2021. All other requirements regarding changes in coverage level continue to apply. This flexibility does not extend the SCD or otherwise change any duty of the policy which uses the SCD as a deadline.
- (2) New insureds, who submitted an application by the SCD, to increase the coverage level for crop policies on or before October 29, 2021. This does not modify any other requirements for new insureds and does not extend the SCD or otherwise change any duty of the policy which uses the SCD as a deadline.
- (3) New and carryover insureds to increase the coverage level for applicable endorsements (e.g., Hurricane Insurance Protection-Wind Index [HIP-WI] or Supplemental Coverage Option) on or before October 29, 2021. All other applicable endorsement requirements must be met.

Carryover and new insureds may follow additional flexibilities listed in Manager's Bulletin, MGR-21-010, which allows for electronic notification and signature relief for the SCD.

AIPs may elect to use these flexibilities in Louisiana in the following parishes: Ascension, Assumption, Avoyelles, Concordia, East Baton Rouge, East Feliciana, Iberia, Iberville, Jefferson, Lafayette, Lafourche, Livingston, Orleans, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John the Baptist, St. Landry, St. Martin, St. Mary, St. Tammany, Tangipahoa, Terrebonne, Vermillion, Washington, West Baton Rouge, and West Feliciana.

Recognizing the destruction of Hurricane Ida, the ongoing pandemic restrictions, and the need for an insured to have an opportunity to discuss with their agent the coverage level as required by other USDA programs, the application of these flexibilities is limited to where the HIP-WI has triggered, as indicated above, for crops with a September 30, 2021 SCD.

If an AIP elects to use these emergency flexibilities, AIPs must record that these flexibilities were applied per MGR-21-011.

**DISPOSAL DATE:**

December 31, 2021