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[**USDA Makes Indemnity Payments to Producers Impacted by Hurricane Debby**](#)

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WASHINGTON, Aug. 23, 2024 – The U.S. Department of Agriculture (USDA) announced the counties that have triggered for payment under the Hurricane Insurance Protection-Wind Index (HIP-WI) endorsement for Hurricane Debby. Approved Insurance Providers (AIP) have 30 days to issue payments to producers. USDA’s Risk Management Agency (RMA) first offered HIP-WI for the 2020 hurricane season, and last year, the endorsement was expanded to include the Tropical Storm Option. Under HIP-WI, producers will receive over \$200 million in indemnities for hurricane-related losses from Hurricane Debby. These payments will directly help farmers and rural communities recover.

“Hurricane Debby caused devastating damage across the southeast impacting many agricultural operations,” said RMA Administrator Marcia Bunger. “The Risk Management Agency’s hurricane and tropical storm endorsement provides added protection for producers who want more coverage options. We understand the importance of timely payments that help producers overcome natural disasters and assist with recovery efforts.”

Currently, estimated indemnities by state include:

- Florida: \$11.8 million for hurricane, and \$300 thousand for tropical storm

- Georgia: \$45.6 million for tropical storm
- North Carolina: \$97.8 million for tropical storm
- South Carolina: \$54.3 million for tropical storm

These payments build on the almost \$50 million paid for Hurricane Beryl earlier this year.

Producers do not need to file a claim to receive an indemnity payment under HIP-WI. If a county is triggered, the AIP will issue an indemnity payment in the coming weeks. Triggered counties were identified by RMA in [Product Management Bulletin 24-052](#) and will also be available in the county's actuarial documents. Eligible producers will receive a HIP-WI indemnity payment in addition to any applicable indemnity payments due to them through their underlying crop insurance policy. AIPs are using the standard notice of loss and claims process to timely process those underlying crop insurance policy claims.

HIP-WI covers a portion of the deductible of the underlying crop insurance policy when the county, or an adjacent one, is hit with sustained hurricane-force winds from a named hurricane based on data from the National Hurricane Center at the National Oceanic and Atmospheric Administration (NOAA).

The Tropical Storm Option covers named tropical storms, as reported by NOAA, with maximum sustained winds exceeding 34 knots and precipitation at least six inches over a four-day period. Both the wind trigger and precipitation trigger must occur for an indemnity to be paid.

The HIP-WI endorsement, including the Tropical Storm Option, are available in [select counties](#) in Alabama, Arkansas, Connecticut, Delaware, Florida, Georgia, Louisiana, Maine, Maryland, Massachusetts, Mississippi, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Texas, Vermont, and Virginia.

During the past four years, HIP-WI has been a successful risk management tool for many in affected areas, with over \$800 million paid in indemnities to date.

To find additional information about the policy, including frequently asked questions, videos, and a fact sheet, please visit the [HIP-WI website](#).

More Information

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](#). Learn more about crop insurance and the modern farm safety net at rma.usda.gov or by contacting your [RMA Regional Office](#).

Within the past month, RMA made insurance improvements for specialty crop producers by expanding coverage options to additional crops, like almonds, apples, blueberries, grapes, and walnuts through the [Enhanced Coverage Option](#) as well as increasing premium support to make the policy more affordable for producers. RMA also announced expansions to the [grapevine insurance program](#) as well as the availability of the new [Fire Insurance Protection-Smoke Index](#) endorsement that's available for grapes grown in California starting with the 2025 crop year.

RMA secures the future of agriculture by providing world class risk management tools to rural America through Federal crop insurance and risk management education programs. RMA provides policies for more than 130 crops and is constantly working to adjust and create new policies based on producer needs and feedback.

USDA touches the lives of all Americans each day in so many positive ways. Under the Biden-Harris administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit usda.gov.

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