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[**Raleigh RO: USDA Hosts Informational Webinar on Hurricane Insurance Protection - Wind Index and Tropical Storm Option**](#)

News Release |
Raleigh, North Carolina
|
January 10, 2025

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RALEIGH, N.C., Jan. 10, 2025 – The U.S. Department of Agriculture (USDA) is hosting two webinars on the [Hurricane Insurance Protection - Wind Index](#) endorsement and Tropical Storm option, and the Risk Management Agency (RMA) is encouraging producers to learn more about the additional insurance coverage these programs can provide.

Hurricane Insurance Protection – Wind Index (HIP-WI) and the Tropical Storm Option (TS) are crop insurance tools to help deliver prompt assistance to farmers in hurricane prone areas. These innovative policies build off a farmer’s underlying policy with no additional paperwork or loss adjustment needed. HIP-WI and TS generally pay within weeks following a hurricane or tropical storm.

HIP-WI provides coverage for 70 different crops and is available in counties in the vicinity of the Gulf of Mexico and the Atlantic, as well as Hawaii. HIP-WI coverage must be purchased by the sales closing date (SCD) of your underlying policy. Sales closing dates vary by crop; therefore, you should check with a crop insurance agent to verify the SCD for your crop and county.

RMA has administered HIP-WI since crop year 2020, adding the TS option in crop year 2023. Since implementation of HIP-WI and TS, these programs have paid over \$1.5 billion within a few weeks after each tropical cyclone. In 2024 alone, five hurricanes triggered \$770 million in payments across nine states (Hurricanes Beryl,

Debby, Francine, Helene, and Milton).

While the programs have been widely adopted, feedback indicates that many stakeholders do not fully understand how the programs operate. To increase understanding of these relatively new programs, RMA will host the following webinars:

January 16, 2025

10:30am - 11:30am CST

Microsoft Teams ([Link](#))

February 13, 2025

2:00pm- 3pm CST

Microsoft Teams ([Link](#))

RMA has educational tools on HIP-WI such as videos, podcasts, fact sheets, and frequently asked questions. These resources are available at www.rma.usda.gov/about-crop-insurance/highlighted-initiatives-plans/hurricane-insurance-protection-wind-index.

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](#). Producers can learn more about crop insurance and the modern farm safety net at rma.usda.gov or by contacting their [RMA Regional Office](#).

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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