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Deadline to Purchase Fire Insurance Protection - Smoke Index Insurance Program is January 31

News Release |
Davis, California
|
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DAVIS, Calif., Jan. 13, 2025 – The U.S. Department of Agriculture (USDA) is reminding grape producers of the January 31, 2025, deadline to purchase Fire Insurance Protection – Smoke Index (FIP-SI) insurance for the 2025 crop year. The USDA’s Risk Management Agency (RMA) [FIP-SI Insurance Program](#) covers a portion of the deductible of the Grape Crop Provisions when the insured county experiences a minimum number of smoke events as determined by the Federal Crop Insurance Corporation (FCIC) in accordance with the Smoke Data Provisions (SDP) and identified in the actuarial documents.

“This new and easy to administer endorsement provides additional smoke protection for growers who insure their wine, raisin, juice, or canning grapes under the FCIC Grape Crop Insurance Program. After reviewing data which showed nearly all counties suffered significant losses due to smoke in 2020 and 2021, the Risk Management Agency developed this endorsement to provide a wider safety net to protect against wildfires,” said Jeffrey Yasui, Director of RMA’s Regional Office that covers California. “Since this endorsement has different requirements from the underlying policy, growers are reminded to follow all requirements to obtain indemnities for their individual grape policy.”

An administrative fee and premium for each grape variety covered by each FIP-SI Endorsement will be due in addition to any administrative fees and/or premiums of the underlying policy. However, the FIP-SI administrative fee may be waived if you

qualify as a limited resource farmer, a Beginning Farmer Rancher or a Veteran Farmer Rancher.

FIP-SI provides protection against widespread loss in a county. Individual vineyard yields and revenues are not considered under FIP-SI, and it is possible that a producer with the FIP-SI endorsement may experience reduced yield and not receive an indemnity under FIP-SI. Likewise, producers may receive an indemnity under FIP-SI but not their underlying grape policy. Triggered counties will be determined after the end of the insurance period. Producers with FIP-SI coverage are not required to file a notice of loss. The counties where payments occur will be identified in the actuarial documents.

Historical maps and data from 2010 to 2024 are available on the [RMA FIP-SI webpage](#). These maps show the number of smoke events that occurred in the program counties in California each year since 2010. The maps are provided for informational purposes only to illustrate how often and to what extent FIP-SI would have historically triggered an indemnity using the same information that will be used for administering FIP-SI for the upcoming crop year.

For more information visit [RMA's Frequently Asked Questions](#) as well as informational videos: [FIP-SI Part 1: What is it?](#) and [FIP-SI Part 2: How Does it work?](#)

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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