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USDA Expands Fire Insurance Protection-Smoke Index Endorsement Availability for 2026 Crop Year

News Release |
Spokane, Washington
|
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SPOKANE, Wash., **July 17, 2025** – The U.S. Department of Agriculture's (USDA) Risk Management Agency (RMA) announced the Fire Insurance Protection-Smoke Index (FIP-SI) endorsement is now available for grapes grown in Idaho, Oregon and Washington starting with the 2026 crop year. The sales closing date is November 20, 2025, for the 2026 crop year.

This endorsement covers a portion of the deductible of the Grape Crop Provisions when the insured county experiences a minimum number of smoke events. A smoke event is a day with heavy smoke density as determined by the National Oceanic and Atmospheric Administration (NOAA) Hazard Mapping System Smoke Product and identified in RMA's actuarial documents.

"This endorsement provides additional protection to grape producers in counties that experience smoke events," said Ben Thiel, Director of the RMA Regional Office in Spokane. "Even though smoke damage is covered in the producer's individual policy, growers who have the endorsement attached to their individual policy can collect an indemnity if there is a sufficient number of smoke events in their county."

FIP-SI coverage can be combined with the Supplemental Coverage Option Endorsement or the Catastrophic Risk Protection Endorsement. FIP-SI cannot be purchased in conjunction with any other endorsements to the Grape Crop Provisions.

FIP-SI provides protection against widespread smoke loss in a county. Individual vineyard yields and revenues are not considered under FIP-SI. It is possible that a producer with the FIP-SI endorsement may experience reduced yield and not receive an indemnity under the FIP-SI coverage. Likewise, producers may receive an indemnity under FIP-SI but not their grape policy. Triggered counties will be determined after the end of the insurance period.

Producers are not required to file a notice of loss and do not have to wait for test results to receive a payment under FIP-SI. The counties where payments occur will be identified in the actuarial documents.

An administrative fee and premium for FIP-SI is in addition to any administrative fees and/or premiums for 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.

More Information

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.

Contact a crop insurance agent to see how Federal Crop Insurance can meet the specific needs of your operation. Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available 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's Basics for Beginners provides information for those new to crop insurance.

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