PM-26-077: Supplemental Endorsements Combination (SEC) Option and Related Provisions - Effective for the 2027 and Succeeding Crop Years

View PDF

Date
November 23, 2026
To
All Approved Insurance Providers
All Risk Management Agency Field Offices
All Other Interested Parties
From
Richard H. Flournoy, Deputy Administrator /s/ John W. Underwood for
Subject
Supplemental Endorsements Combination (SEC) Option and Related Provisions - Effective for the 2027 and Succeeding Crop Years

BACKGROUND:

On September 22, 2026, the Federal Crop Insurance Corporation Board of Directors approved concurrent coverage under the Hurricane Insurance Protection - Wind Index (HIP-WI) Endorsement and other endorsements and policies that provide coverage for a portion of a producer’s deductible.

Beginning with the 2027 crop year, the Supplemental Endorsements Combination (SEC) Option may be elected under HIP-WI, to allow concurrent coverage with the Supplemental Coverage Option (SCO) Endorsement, the Enhanced Coverage Option (ECO) Endorsement, and/or the Stacked Income Protection Plan (STAX) Cotton Crop Provisions, limited to a total amount of indemnity no more than 95 percent of the value of the crop. The SEC will be available in all states and counties where HIP-WI is

available and for all crops with a sales closing date of November 30, 2026, or later.

ACTION:

The following documents will be available by November 30, 2026, on the Risk Management Agency (RMA) website at www.rma.usda.gov:

- Hurricane Insurance Protection - Wind Index (HIP-WI) Endorsement (27.1-HIP-WI)
- Supplemental Coverage Option (SCO) Endorsement (27.1-SCO)
- Enhanced Coverage Option (ECO) Endorsement (27.1-ECO)
- Stacked Income Protection Plan (STAX) Cotton Crop Provisions (27-STAX-0021)

Approved insurance providers must notify producers of these changes at least 30 days prior to the cancellation date, as required by the policy.

Interested producers should contact a crop insurance agent for further information. A list of agents can be found on the RMA website at www.rma.usda.gov/Tools-Reports/Agent-Locator.

DISPOSAL DATE:
December 31, 2027