



Fire Insurance Protection-Smoke Index (FIP-SI)



General Information

The Fire Insurance Protection-Smoke Index (FIP-SI) Endorsement 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 Index Data Provisions (SIDP) and identified in the actuarial documents. The coverage provided by FIP-SI may be purchased in conjunction with the Supplemental Coverage Option (SCO) Endorsement or Catastrophic Risk Protection Endorsement (CAT).

Eligible Crops and Location

At this time, the FIP-SI Endorsement is only available for grapes grown in California, insured under the Grape Crop Provisions, and in those counties listed in the Grape actuarial documents.

Eligibility Requirements

To be eligible for the FIP-SI Endorsement, you must:

- Have an insurance policy under the Grape Crop Provisions with the same insurance provider;
- Elect FIP-SI on or before the Grape Crop Provisions sales closing date;
- Elect a FIP-SI Smoke Coverage Percentage; and
- Comply with all terms and conditions of the FIP-SI Endorsement.

California Counties with Grapes Program



Insurance Period

The insurance period for FIP-SI begins on June 1st and ends on November 10th.

Acreage Reporting Requirements

Because FIP-SI uses the Grape Crop Provisions' acreage report, producers are not required to submit an additional acreage report for FIP-SI.

Any adjustments to the acreage report on the underlying policy will automatically apply to the FIP-SI Endorsement listed in the Grape actuarial documents.

Cause of Loss

FIP-SI provides protection against widespread smoke loss in a county when the number of Smoke Events, as determined by FCIC and in accordance with the Smoke Index Data Provisions, meets or exceeds the County Loss Trigger. Triggered counties will be determined after the end of the insurance period. An insured is not required to file a notice of loss. The counties where payments occur will be identified in the actuarial documents.



Settlement of a Claim

FIP-SI provides protection against widespread loss in a county when the number of Smoke Events, as determined by FCIC and in accordance with the Smoke Index Data Provisions, meets or exceeds the County Loss Trigger. Triggered counties will be determined after the end of the insurance period. An insured is not required to file a notice of loss or submit additional documentation under this endorsement. However, requirements to file a notice of loss and all other requirements remain in place for the underlying policy. The counties where payments occur will be identified in the actuarial documents.

Individual farm yields and revenues are not considered under FIP-SI. It is possible that an insured may experience reduced yield and revenue and not receive an indemnity under FIP-SI. Likewise, producers may receive an indemnity under FIP-SI but not their grape policy. Insureds are not required to file a notice of loss for FIP-SI.

Administrative Fees and Premium

An administrative fee and premium for the crop covered by each FIP-SI Endorsement will be due in addition to any administrative fee(s) and/or premium(s) of the underlying policy. The FIP-SI Endorsement attaches only to the underlying policy and not to an endorsement. Under the Grape Crop Provisions, in California, an insured may elect which grape varieties in the county to insure. Each variety is considered to be a separate crop policy. Therefore, an insured may elect FIP-SI coverage by each grape variety they insure, with each variety being a separate crop policy. Accordingly, an administrative fee is charged for each grape policy to which FIP-SI coverage is attached. The FIP-SI administrative fee may be waived if an insured qualifies as a limited resource farmer, a Beginning Farmer Rancher, or a Veteran Farmer Rancher.

Premium for FIP-SI is calculated by multiplying the Smoke Protection Amount by the premium rate and any premium adjustment percentages that may apply. The premium rate is contained in the actuarial documents. The premium subsidy for FIP-SI is fixed at 65%.

Important Dates

Sales Closing Date: January 31 • Cancellation Date: January 31

Further Information

All multi-peril insurance, including Catastrophic Risk Protection policies, are available from private insurance agents. A list of insurance agents is available at all USDA service centers and on the RMA website at: www.rma.usda.gov/Information-Tools/Agent-Locator.