



# HURRICANE INSURANCE PROTECTION WIND INDEX ENDORSEMENT

Farmers Mutual Hail offers the federal Hurricane Insurance Protection – Wind Index (HIP-WI) endorsement along with the Tropical Storm (TS) option. Find out what’s included with coverage, where coverage is available, and how claim payments work.

## COVERAGE

The Hurricane Insurance Protection - Wind Index (HIP-WI) endorsement offers extra protection when combined with an underlying crop insurance policy. Coverage kicks in when a county, or neighboring county, is hit by a named hurricane based on data published by the National Hurricane Center (NHC) at the National Oceanic and Atmospheric Administration (NOAA).

## TROPICAL STORM OPTION

When combined with Hurricane Insurance Protection - Wind Index (HIP-WI), the Tropical Storm (TS) option provides more complete coverage for tropical storm weather events not covered by HIP-WI.

This option covers the county, or neighboring county, within the area of a tropical storm with sustained wind speeds of over 39 miles per hour and at least six inches of rain over four days. Tropical storm criteria is determined by NOAA and RMA.

## CLAIMS PAYMENTS

- HIP-WI and Tropical Storm indemnities are paid when county loss criteria are met.
- No Notice of Loss is required to be filed for a claim since payments are automatically triggered.
- Tropical Storm indemnities are limited to 50% of the Hurricane Protection Amount (HPA). When combined with HIP-WI, up to two indemnities are allowed but cannot exceed 100% of the HPA.

## AVAILABILITY

- The HIP-WI endorsement and Tropical Storm option are available for over 70 different crops.
- Coverage is available in select counties within Atlantic coastal states and those near the Gulf of Mexico within the FMH writing area.

## IMPORTANT DATES

### HIP-WI Sales Closing Date:

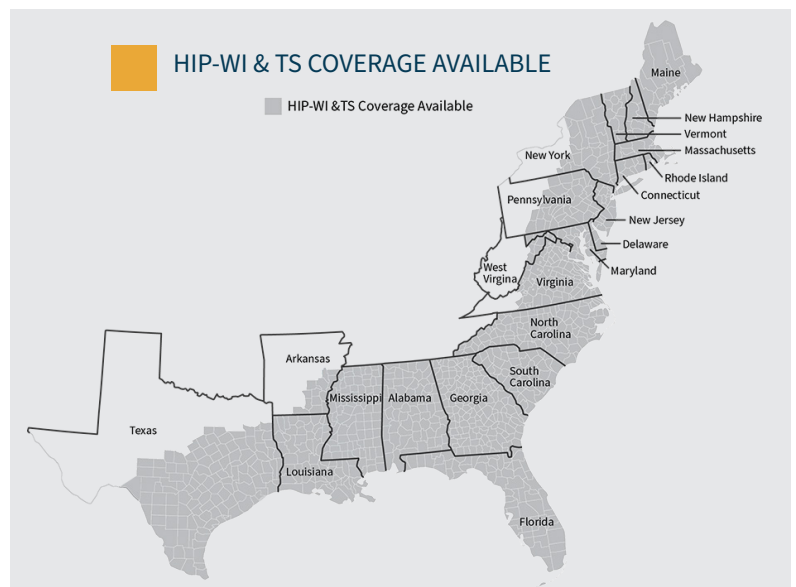
The Sales Closing Date for HIP-WI coverage is the same as the underlying crop policy.

### Tropical Storm Sales Closing Date:

For 2023 only, the Sales Closing Date for the Tropical Storm option is April 30. HIP-WI and Tropical Storm coverage may be selected together until April 30, but not HIP-WI only. For the following crop year, the Sales Closing Date for both coverages aligns with the crop the election is made with.

### Cancellation Date:

The Cancellation Dates for the HIP-WI endorsement and the Tropical Storm option are the same as the underlying crop policy.



## LEARN MORE

Talk to your FMH agent about securing coverage to protect your crop from damaging storm conditions. Please note, certain product exclusions and eligibility requirements apply.

The product description provided is for informative purposes only. Please refer to your agent and policy provisions for complete details. Products underwritten by Farmers Mutual Hail Insurance Company of Iowa and its affiliates, West Des Moines, Iowa. Not all affiliates are mutual companies. Policies may be issued by FMH Ag Risk Insurance Company or an FMH affiliate in some states. Farmers Mutual Hail and its affiliates are equal opportunity providers and prohibit discrimination in all programs and activities. Coverage not available in all states. ©2023 Farmers Mutual Hail Insurance Company of Iowa. All rights reserved.