



HURRICANE INSURANCE PROTECTION WIND INDEX ENDORSEMENT

Farmers Mutual Hail offers the federal Hurricane Insurance Protection – Wind Index (HIP-WI) endorsement and the Tropical Storm (TS) option, which provide additional protection against hurricane and tropical storm losses. Learn about coverage, claim payments, and more.

COVERAGE

The Hurricane Insurance Protection – Wind Index (HIP-WI) endorsement offers extra protection when combined with an underlying crop insurance policy. Coverage triggers when a county or adjacent county experiences hurricane-force winds from a named hurricane, based on National Hurricane Center (NHC) data.

PREMIUM SUPPORT

HIP-WI premiums receive 80% federal premium support, including coverage elected under the TS option.

AVAILABILITY

- The HIP-WI endorsement and Tropical Storm option are available for over 70 different crops.
- Coverage is available in eligible counties in Atlantic and Gulf Coast states within the FMH writing territory.

TROPICAL STORM OPTION

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

The Tropical Storm option triggers when the county or neighboring county experiences sustained winds of at least 39 miles per hour and at least six inches of rain over four days from a named tropical storm, with criteria determined by the NHC and Risk Management Agency (RMA).

IMPORTANT DATES

Sales Closing Date:

The Sales Closing Dates for the HIP-WI endorsement and the TS Option are the same as the underlying crop policy.

Cancellation Date:

The Cancellation Dates for the HIP-WI endorsement and the TS Option are the same as the underlying crop policy.

LEARN MORE

Talk to your FMH agent about coverage options to help protect your crop from damaging storm conditions.

CLAIM PAYMENTS

- No Notice of Loss is required since HIP-WI and TS are county-based index endorsements that do not require individual farm loss adjustment.
- HIP-WI and TS indemnities are paid when county loss criteria are met.
- TS indemnities are limited to 50% of the Hurricane Protection Amount (HPA). When combined with HIP-WI, up to two indemnities are allowed, but total payments cannot exceed 100% of the HPA.

