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Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-24360 (04-2024)

HURRICANE INSURANCE PROTECTION-WIND INDEX STANDARDS HANDBOOK

2025 and Succeeding Crop Years

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**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY**

TITLE: HURRICANE INSURANCE PROTECTION-WIND INDEX STANDARDS HANDBOOK	NUMBER: FCIC-24360 OPI: Product Management
EFFECTIVE DATE: 2025 and Succeeding Crop Years	ISSUE DATE: April 23, 2024
SUBJECT: Provides the procedures and instructions for administering the Hurricane Insurance Protection-Wind Index Endorsement	APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides the official FCIC approved standards for administering the Hurricane Insurance Protection-Wind Index Endorsement for the 2025 and succeeding crop years for crops with a contract change date of April 30, 2024, or later. This handbook replaces FCIC-24360, Risk Management Agency Hurricane Insurance Protection-Wind Index Standards Handbook, dated June 29, 2023. This handbook is effective upon approval and until obsoleted.

SUMMARY OF CHANGES

Listed below are the changes to the 2025 Hurricane Insurance Protection-Wind Index Standards Handbook with significant content change. All changes and additions are highlighted. Minor changes and corrections are not included in this listing. *** used throughout the handbook indicate where major deletions occurred.

REFERENCE	DESCRIPTION OF CHANGE
Para. 28	Added that certain endorsements and plans can be combined with HIP-WI.
Para. 54B	Corrected prior year's HPA to previous year's coverage.
Para. 54B	Corrected Example 4 and 5 to previous year's coverage.
Exhibit 1	Added "OPI" to Exhibit 1.
Exhibit 2	Updated "Adjacent County" definition.
Exhibit 2	Updated "Weather Event" definition.
Exhibit 2	Added definition of "Wind Extent."
Exhibit 4(E)	Corrected "coverage level" to "coverage percentage."
Exhibit 4(F)	Corrected "coverage level" to "coverage percentage."

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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

This handbook provides the FCIC approved procedures for administering the HIP-WI Endorsement. HIP-WI attaches to and is made part of the CCIP and CP for the insured crop. HIP-WI provides coverage for a portion of the deductible of the underlying policy that is not otherwise covered, when the county, or a county adjacent to it, is subject to sustained hurricane force winds within its boundaries according to the NOAA and determined by FCIC. The TS to the HIP-WI Endorsement also provides coverage for the same portion of the deductible of the underlying policy that is not otherwise covered when the county, or a county adjacent to it, is subject to a tropical storm or a hurricane within its boundaries according to the HDP and determined by FCIC.

B. Source of Authority

Federal programs enacted by Congress and the regulations and policies developed by RMA, USDA, and other Federal agencies provide the authority for program and administrative operations, and basis for RMA directives (see CIH Para 1B).

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.” Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified or participated in a complaint under Title VI.

It is the AIPs’ responsibility to ensure that standards, procedures, methods, and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at www.usda.gov/oascr. For more information on the RMA Non-Discrimination Statement, see the DSSH.

1 General Information (Continued)

D. Related Handbooks

The following table provides handbooks related to this handbook.

Handbook	Relation/Purpose
DSSH	This handbook provides the official FCIC-approved form standards for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.
CIH	This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
GSH	This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations Basic Provisions, including the Catastrophic Risk Protection Endorsement; the Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plan; and the Whole-Farm Revenue Protection Pilot Policy.

E. Area of Applicability

The HIP-WI Endorsement is available for CAT and additional coverage policies when provided in the AD.

2 Responsibilities

A. RMA Responsibilities

RMA will maintain and update this handbook as needed and provide guidance and clarifications to the AIP as requested.

B. AIP Responsibilities

AIPs will utilize this handbook and other standards, procedures, and instructions as authorized by RMA for the purpose of selling and servicing the HIP-WI Endorsement. AIPs should report program issues or concerns to RMA.

3-10 (Reserved)

PART 2: REQUIREMENTS AND INFORMATION

11 Eligibility Requirements

To be eligible for the HIP-WI Endorsement, the insured must:

- (1) have an insurance policy under the CCIP and the applicable CP with the same AIP;
- (2) elect the HIP-WI Endorsement on or before the HIP-WI SCD;
- (3) elect a HIP-WI coverage percentage;
- (4) not have elected the OLO or the CTV Endorsement for the underlying policy; and
- (5) comply with all terms and conditions of the HIP-WI Endorsement.

12 HIP-WI Plan of Insurance Code

When elected, the HIP-WI Endorsement establishes a separate plan of insurance code of 37 for the HIP-WI Endorsement coverage for IT processing purposes only. Although the HIP-WI Endorsement creates an insurance plan for IT processing, the AD identify HIP-WI Endorsement availability as additional tabs for the underlying policy's plan of insurance, on the AD.

13 Continuous Endorsement

The HIP-WI Endorsement is a continuous endorsement and will remain in effect until cancelled by the insured or the AIP on or before the cancellation date.

14 Cancellation or Policy Change

If the insured's underlying policy for the crop is cancelled, voided, or terminated, coverage under the HIP-WI Endorsement is automatically cancelled, voided, or terminated.

Note: For Pecan Revenue, if the HIP-WI Endorsement is available, the HIP-WI Endorsement may be elected by the SCD and cancelled by the cancellation date for either year of the two-year coverage module.

Other changes made to the underlying policy do not cancel the HIP-WI Endorsement provided the new coverage (plan of insurance, etc.) also allows HIP-WI. The HIP-WI Endorsement will provide HIP-WI coverage based on the changes to the coverage level or plan of insurance of the underlying policy.

Example: The insured changes their coverage level on their underlying policy from 80 percent to 70 percent. Their HIP-WI Endorsement coverage will change from covering 80 to 95 percent to covering 70 to 95 percent, increasing HIP-WI coverage from 15 percent to 25 percent.

14 Cancellation or Policy Change (Continued)

The HIP-WI Endorsement will remain in effect when an insured adds, modifies, or removes any SCO, or STAX or other applicable endorsement coverage associated with the underlying policy. However, such changes may impact the amount of HIP-WI coverage ([see Para. 19](#)).

15 Administrative Fees and Premium

A. Administrative Fees

An administrative fee and premium for each crop covered by the HIP-WI Endorsement will be due in addition to any administrative fee(s) and/or premium(s) of the underlying policy (GSH Para. 807-809) for the crop year in which the HIP-WI Endorsement attaches to the underlying policy. The administrative fee for HIP-WI coverage is on a policy basis and only attaches to the underlying policy. However, the HIP-WI administrative fee may be waived for insureds who qualify as a limited resource farmer, a BFR or a VFR (see GSH Para. 809).

Note: The HIP-WI Endorsement attaches only to the underlying policy and not to an endorsement. Therefore, only one administrative fee is charged for HIP-WI coverage.

Example: An insured has a RP policy and elects the Cottonseed Endorsement, SCO Endorsement, and the HIP-WI Endorsement. The insured would pay four administrative fees, based on these elections, as follows:

- (1) administrative fee for the RP (underlying policy);
- (2) administrative fee for the Cottonseed Endorsement (attached to the underlying policy);
- (3) administrative fee for SCO (attached to the underlying policy); and
- (4) administrative fee for the HIP-WI Endorsement (attached to the underlying policy).

B. Premium

Premium for HIP-WI is calculated by multiplying the HPA by the premium rate and any premium adjustment percentages that may apply. All information needed to calculate the premium is contained on the AD.

16 Written Agreements

- (1) WAs are not authorized to add the HIP-WI Endorsement to an underlying policy when the HIP-WI Endorsement is not provided on the AD for the crop, practice, and type in the county.

16 Written Agreements (Continued)

Example: The insured has a WA to insure corn in County A, which allows a crop to be insured in a county when the AD do not include that crop in the county. The XC WA references County Z which offers the HIP-WI endorsement. The County A corn policy cannot have HIP-WI coverage because HIP-WI is not provided for corn in the AD in County A. A crop in a county can only have HIP-WI coverage if the HIP-WI plan of insurance is specifically listed in the AD for that state, crop, and county.

- (2) If the HIP-WI Endorsement is available in the AD for the crop, practice, and type in county where the crop is physically located, the HIP-WI Endorsement may be elected when a WA applies to the underlying policy.

Example: The insured has a HR WA on their underlying policy for NI corn for grain and the HIP-WI is available for NI corn for grain. Since the HIP-WI is available for the crop/county/P/T, the insured may elect HIP-WI for the policy even though the HR WA is applicable.

17 Impact of High-Risk Land

- (1) High-risk acreage insured by the underlying additional coverage policy (base policy), see CIH Para. 903A(2)(a), is insurable under HIP-WI.
- (2) Any high-risk acreage excluded from coverage under the base policy (see CIH Para. 903A(1)(a)) will not be insurable under HIP-WI.
- (3) If the high-risk acreage is insured under a CAT policy (see CIH Para. 903A(1)(b)) the insured may elect to insure their high-risk acreage under the HIP-WI Endorsement.
- (4) When high risk acreage is insured under a separate additional coverage policy (high-risk policy) if available in the actuarial documents (see CIH Para 903A(1)(c)), the HIP-WI Endorsement must be elected on the high-risk policy when the insured elects the HIP-WI Endorsement on their base policy. The HIP-WI Endorsement elected on the high-risk policy must also have the same coverage percentage as the HIP-WI Endorsement on the base policy.

18 Underlying Policy Requirements

The HIP-WI Endorsement can only be elected if the insured has an underlying policy insured under the CCIP. Both the underlying policy and HIP-WI must be with the same AIP.

Example: The HIP-WI Endorsement requires a CCIP underlying or companion policy. HIP-WI is not available with ARPI, WFRP, or with STAX when STAX is a standalone policy.

19 Supplemental Coverage Option and Stacked Income Protection Policy

The insured may elect both the HIP-WI Endorsement and SCO or the HIP-WI Endorsement and STAX, if they meet the eligibility requirements of both programs. The insured may also elect the HIP-WI Endorsement, SCO and STAX; however, the same acreage cannot be insured under both the SCO and STAX.

19 Supplemental Coverage Option and Stacked Income Protection Policy (Continued)

If the insured has elected both the HIP-WI Endorsement and STAX, then the upland cotton must also be insured under the CCIP BP. If the underlying policy is ARPI or a standalone STAX policy, the HIP-WI Endorsement is not available for the upland cotton.

After the HIP-WI SCD, if SCO coverage on a FN is removed due to the election of ARC on the FN, or if STAX coverage on a FN is removed due to enrollment in either the ARC or PLC program, HIP-WI coverage will not be increased to the underlying policy coverage, unless the change to SCO or STAX coverage is reported by the insured on or before the ARD.

20 Duplicate Policy Exceptions

The HIP-WI Endorsement is not considered a duplicate policy with an underlying policy when available in the AD.

21 Planted Acreage Only

- (1) Only planted acreage can be insured under HIP-WI. When HIP-WI is elected, all eligible (insured) planted acreage of the crop, including perennial crops, inventory of the crop (e.g., nursery), and insurable trees and plants in the county where those acres, inventory, or trees and plants are insured by the underlying crop policy must also be insured under the HIP-WI Endorsement when all acreage or inventory of the crop is required to be insured by the underlying policy. Any crop acreage, inventory, or trees and plants that are not insured by the underlying policy are not covered by HIP-WI.

If a qualifying event triggers an indemnity during a planting period, as defined in the AD, the insurable acreage planted as of that event date is insured under HIP-WI and eligible for an indemnity. If additional insurable crop acreage is planted during the same planting period after that qualifying event, the additional insurable crop acreage will be insurable and eligible for an indemnity payment if a second qualifying event occurs.

Example: Farmer A has 50 insurable crop acres planted when Hurricane A triggers the county and Farmer A receives a HIP-WI indemnity for the 50 acres. After the hurricane, Farmer A plants an additional 150 insurable crop acres before the final planting date. If Hurricane D triggers the county after Farmer A plants an additional 150 acres, Farmer A can receive a HIP-WI indemnity on the additional 150 acres, bringing the total acres indemnified to 200 acres (50 acres due to Hurricane A plus 150 acres due to Hurricane D).

- (2) Insurable acreage planted during the late planting period is eligible for HIP-WI coverage based on the late planted guarantee. If acreage is planted after the late planting period or after the final planting date when no late planting period applies and the underlying policy guarantee is reduced to the same level as a prevented planting guarantee, the acreage will be covered by HIP-WI based on the reduced guarantee of the underlying policy.

21 Planted Acreage Only (Continued)

- (3) HIP-WI will not insure any crop acreage prevented from planting.
- (4) For planted cotton acres where cottonseed endorsement exists, HIP-WI coverage will apply to both the underlying cotton crop policy and the cottonseed endorsement.

22 Attachment of Coverage

A. Insurance Period

- (1) Begins on the insurance attachment date, when provided in the HIP-WI AD. When no insurance attachment date is provided on the HIP-WI AD, the insurance period begins on the later of:
 - (a) the SCD for the underlying policy; or
 - (b) the earliest planting date, for each planting period when applicable, for the underlying policy.
- (2) Ends on the end of insurance date, for each planting period when applicable, when provided in the:
 - (a) HIP-WI AD; or
 - (b) underlying policy AD when not provided in the HIP-WI AD.
- (3) In lieu of (1) and (2), for those crops where the underlying policy requires a waiting period, the period:
 - (a) beginning on the date insurance attaches on the underlying policy; and
 - (b) ending on the:
 - (i) end of insurance date, for each planting period when applicable, when provided in the HIP-WI AD; or
 - (ii) end of insurance date published, for each planting period when applicable, provided in the underlying policy AD when not provided in the HIP-WI AD.

B. Initial Year of Election

The initial year HIP-WI is elected, coverage will not begin until 14 days after the SCD. Where the underlying policy also requires a similar waiting period, the waiting periods will run concurrently and if the underlying policy waiting period is longer than 14 days, the HIP-WI waiting period will extend to match the underlying policy waiting period length (for the initial year TS is elected, see [Para. 52F](#)).

B. Initial Year of Election (Continued)

Example: Nursery Crop policies are subject to a 30-day waiting period before commencement of coverage. If the application for a Nursery Crop policy and the HIP-WI is filed on or before the SCD, the HIP-WI waiting period will begin on the date the application is filed and all required documentation is provided and will expand to run the entirety of the 30-day waiting period for the Nursery Crop policy.

C. Subsequent Years

For subsequent years, HIP-WI coverage may be adjusted (e.g., lowering coverage on underlying policy, increasing HIP-WI coverage percentage, decreasing STAX coverage level, etc.) on or before the SCD. If HIP-WI coverage is:

- (1) Decreased, the decreased coverage will take effect immediately (there is no waiting period). If a qualifying event triggers the county, HIP-WI coverage will be based on the lower coverage for the current insured year.
- (2) Increased, the increased coverage will not be effective until the later of 14 days after the SCD, or the end of the waiting period for the underlying policy, when a waiting period is required by the underlying policy.
 - (a) If a qualifying event triggers the county within the 14-day waiting period, or within the waiting period for the underlying policy when required, HIP-WI coverage (including liability, premium, and any indemnity) will be calculated based on the lower HIP-WI coverage from the previous crop year for the acreage insured under HIP-WI at that time (for information regarding increased coverage in a subsequent year when the TS applies, see [Para. 54B](#)).

Example: Farmer A elected 70 percent coverage level for winter wheat on the underlying policy for crop year 2021. In crop year 2022, Farmer A lowers the coverage level on the underlying winter wheat policy to 65 percent which increases the coverage under HIP-WI for winter wheat. If Farmer A's county is triggered within the 14-day waiting period, HIP-WI coverage and indemnity will be calculated based on the HIP-WI coverage from the 2021 crop year.

- (b) If additional acreage is insured under HIP-WI after the 14-day waiting period, or the waiting period of the underlying policy, that acreage will be insured using the current year's HIP-WI coverage.

C. Subsequent Years (Continued)

Example: Using the example in (a) above, in crop year 2022 Farmer A plants 100 acres of winter wheat on 10/05/2021, a hurricane makes landfall in the county on 10/10/2021, which is within 14 days after the SCD, triggering the county. Since coverage under the HIP-WI was increased from the prior year, the coverage and indemnity for this triggered event will be based on the prior year's HIP-WI coverage. Farmer A plants an additional 50 acres on 10/20/21; HIP-WI coverage on the additional acres will be based on the 2022 elected coverage instead of being limited to the prior year's lower coverage.

23 Insurable Acreage and Inventory

- (1) All eligible planted (insured) acreage, including perennial crops, inventory of the crop (e.g., nursery) and insurable trees and plants in the county where those acres, inventory, or trees and plants are insured by the underlying policy must be insured under the HIP-WI.

This includes all acreage of a crop when there are different planting periods, unless:

- (a) the underlying policy allows the planting periods to be insured separately; or
- (b) the AD do not provide a HIP-WI rate for all planting periods.

If the AD provide a HIP-WI rate for multiple planting periods, all planting periods must be insured under the HIP-WI Endorsement whenever the crop is planted in multiple planting periods. If the AD only provide a HIP-WI rate for one, or some, of the planting periods, then only those planting period(s) for which the AD provide a rate can be insured under the HIP-WI Endorsement, even if the crop is planted in all planting periods.

Example: A crop policy has a fall, winter, and spring planting period. The HIP-WI insurance period for the spring planting period is 12/16 - 5/31 (entirely outside of the hurricane season). The HIP-WI insurance period for the fall planting period is 9/12 - 2/15. The HIP-WI insurance period for the winter planting period is 10/2 - 4/15. If the AD provide a HIP-WI rate for all planting periods, then all planting periods must be insured under the HIP-WI Endorsement if the crop is planted in all planting periods. If the AD only provide a HIP-WI rate for the fall and winter planting periods, then the fall and winter planting periods can be insured under the HIP-WI Endorsement but not the spring planting period, even if the crop was planted in all planting periods.

23 Insurable Acreage and Inventory (Continued)

- (2) Any crop acreage or inventory that is not insured by the underlying crop policy is not covered by HIP-WI.
- (3) Any insurable crop acreage planted after a qualifying event has triggered an indemnity payment will be insurable and eligible for an indemnity payment if a second qualifying event occurs.

24 Units

In lieu of the provisions regarding units and unit division in the underlying policy, HIP-WI will be based on all eligible planted (insured) acreage, including perennial crops, inventory of the crop (e.g., nursery) and insurable trees and plants in the county insured by the underlying policy, regardless of whether such acreage is owned, rented for cash, or rented for a share of the crop, including acres on which the insured is insuring the share of the landlord/tenant.

25 Summary of Coverage/Schedule of Insurance

The Summary of Coverage/Schedule of Insurance must provide the protection, premium, and administrative fee for the HIP-WI.

26 Insurable Cause of Loss

Sustained hurricane winds are the only cause of loss for HIP-WI and will be determined from NOAA hurricane wind extents data (refer to the HDP documents). When the TS is elected, refer to [Para. 53](#). NOAA publishes hurricane wind extent data for each storm track that includes the extent of the hurricane force winds from the hurricane's location extended out to each of the Cartesian quadrants in nautical miles. The series of quadrant extents are utilized to determine the county loss trigger.

- (1) To be eligible to receive an indemnity payment, the county loss trigger must have occurred in the county, or an adjacent county, within the insurance period.
 - (a) RMA will identify counties with a county loss trigger or an adjacent county on the AD.
 - (b) For an insured crop under the HIP-WI Endorsement, only one indemnity payment per insurance period or per planting period when applicable, per acre is allowed. When the TS is elected, up to two indemnities are allowed. The combined indemnities are not to exceed 100 percent of the HPA (see [Para. 54](#)).
- (2) Individual farm yields and revenues are not considered under HIP-WI. It is possible that an insured's farm may experience reduced revenue or reduced yield and not receive an indemnity HIP-WI.
- (3) Insureds are not required to file notices of loss.

27 Nursery

HIP-WI coverage for nursery crop policies is based on the crop value using the initial PIVR filed by the policyholder. HIP-WI coverage does not consider any increases that may occur at any time throughout the crop year based on a revised PIVR or Peak Endorsement.

- (1) When an insured has Nursery FG&C with HIP-WI and changes to NVS with HIP-WI, the Nursery FG&C is prorated and the total premium for HIP-WI is also prorated using the same factor as was used for the Nursery FG&C.
- (2) Each nursery practice is treated as a separate crop; therefore, HIP-WI can apply to one practice but not the other.
- (3) Since a new nursery policy under Nursery FG&C and NVS can be obtained at any time during the year, the insured may likewise purchase HIP-WI for a new policy, if elected at the time of the nursery crop application. Waiting periods as described in [Para. 14](#) apply.

28 Exclusions and Other coverages

HIP-WI does not provide indemnities for acreage that is prevented from planting or any replanting reimbursement. It is also not available with the OLO or the CTV Endorsement. The coverage provided by HIP-WI may be combined with other endorsements **or plans** that provide additional coverage for a portion of the underlying policy deductible and does not provide the same coverage as the HIP-WI coverage range. Examples of other endorsements that can be combined with HIP-WI include SCO and STAX, when STAX acreage is also insured by a companion policy.

29-30 (Reserved)

PART 3: ACREAGE REPORTING

31 Acreage Reporting Requirements for HIP-WI

Because the HIP-WI Endorsement uses the underlying policy's acreage report, an insured is not required to submit an additional acreage report for HIP-WI. However, should a qualifying event trigger the county before the insured reports acreage for the underlying policy, the HIP-WI indemnity will not be paid until the insured submits an underlying policy acreage report to allow HIP-WI coverage to be determined. For crops which do not require an acreage report, use the crop's equivalent of an acreage report.

Example: The Nursery Crop Insurance Program does not require an acreage report but does require the insured to provide a PIVR, which is used to determine the amount of insurance.

A. Eligible Acres

- (1) The initial year a HIP-WI Endorsement is accepted:
 - (a) if a qualifying event triggers the county before the insured reports acreage for the underlying policy, the number of eligible acres for HIP-WI will be the lesser of the following as determined by the AIP:
 - (i) the number of acres specified on an intended acreage report submitted to the AIP by the underlying policy SCD or, for added acreage, within 10 days of the date the insured acquires the acreage; or
 - (ii) the actual acres planted at the time of the qualifying event triggers the county and reported on the underlying policy acreage report.
 - (b) if a qualifying event has not triggered the county on or before the insured reports acreage for the underlying policy, the number of eligible acres for HIP-WI will be the planted insurable acres specified on the acreage report filed and accepted by the AIP on or before the ARD of the underlying policy.

Note: An intended acreage report is not required. However, for acres to be covered under HIP-WI the initial year of application, an insured must provide an acreage report prior to the qualifying event triggering the county.

A. Eligible Acres (Continued)

- (2) For any subsequent crop year:
 - (a) if a qualifying event triggers the county before the insured reports acreage for the underlying policy, the number of eligible acres for HIP-WI will be the actual acres planted, limited to the lesser of the following as determined by the AIP:
 - (i) the number of acres planted at the time of the occurrence of the qualifying event, which must be reported on the underlying policy acreage report for the current year; or
 - (ii) the highest number of planted insurable acres for the crop in the county in any one of the immediate past four crop years.
 - (b) if a qualifying event does not trigger the county before the insured reports their acreage for the underlying policy, the number of eligible acres for HIP-WI will be the number of acres specified on the acreage report filed and accepted by the AIP on or before the ARD of the underlying policy.
- (3) When an intended acreage report is filed, eligible acres will be limited to the actual acres planted and reported on the acreage report.

B. Crops Which Do Not Require an Acreage Report

Coverage will be based on the amount of insurance determined by the crop's equivalent of the acreage report.

Example: A PIVR is required for the Nursery CP instead of an acreage report, therefore, a PIVR is used in the same manner as an acreage report.

When the underlying policy requires a waiting period for insurance to attach, HIP-WI coverage will attach the later of:

- (1) the end of the waiting period for HIP-WI (SCD plus 14 days), when applicable; or
- (2) the end of the waiting period for the underlying policy after all required acceptable reporting documents are received.

Note: If a qualifying weather event occurs during the waiting period or prior to underlying policy insurance attachment, no coverage will be provided.

32 Acreage Adjustments to the Underlying Policy

Any adjustments to the acreage report on the underlying policy will automatically apply to the HIP-WI Endorsement.

Example 1: If the underlying policy acreage report is revised from what was initially reported due to overreported acreage by reducing the number of insurable acres, such reductions will also apply to the HIP-WI Endorsement automatically since HIP-WI uses the underlying policy's acreage report.

Example 2: When an acreage report is revised from what was initially reported due to underreported acreage, assuming the underreported acreage does not meet the qualifications to be added as insurable acreage on a revised acreage report, the underreported acreage is included on the revised acreage report as unreported acreage or an unreported unit, when units are applicable. Liability for both the underlying policy and the HIP-WI Endorsement will not increase. Unreported acreage is not considered insurable (see CIH Para. 1232A(3)).

33-40 (Reserved)

PART 4: DETERMINING HURRICANE PROTECTION AND INDEMNITY

41 Hurricane Protection Amount

The AIP must determine protection provided under HIP-WI, separately by coverage level, type, and practice, when applicable, then summed for the crop.

A. Calculate HPA for Underlying Policies Containing Acres

To calculate the HPA for all eligible insured acres of the crop in the county:

- (1) Calculate HPA separately for all planted acres of the crop in the county with the same coverage level, type, and practice:
 - (a) Determine the insured's hurricane coverage range by subtracting from 95 percent the higher of the coverage level of the underlying policy, the upper end of the insured's SCO coverage range (if SCO coverage applies), the upper end of the insured's STAX coverage range (if STAX coverage applies), or the upper end of coverage of any other endorsement (if another endorsement applies);
 - (b) Determine the expected crop value by dividing the liability of the underlying policy for those acres of the same coverage level, type, and practice by the coverage level for the same eligible acres and then divide by the percentage of the price election or percentage of projected price, as applicable, of the underlying policy;

Note: When SCO or STAX coverage is in effect with the underlying policy, use only the liability and coverage level for the underlying policy, not the SCO, STAX or other endorsement liability or coverage level.

Note: Any adjustment to liability to the underlying crop policy will apply to the HIP-WI Endorsement.
 - (c) Multiply the expected crop value by the amount of the hurricane coverage range; and
 - (d) Multiply the result of (c) by the HIP-WI coverage percentage elected by the insured. This is the HPA.
- (2) Sum the results of (1) for each coverage level, type, and practice combination to determine the HPA for all eligible insured acres of the crop in the county.

B. Calculate HPA for Underlying Policies That Do Not Contain Acres

To calculate the HPA for the crop in the county:

- (1) Calculate HPA separately for each BU on the underlying policy with the same coverage level:
 - (a) Determine the hurricane coverage range by subtracting the coverage level of the underlying policy from 95 percent;
 - (b) Determine the expected crop value by dividing the liability of the underlying policy by the coverage level of the underlying policy, as applicable, and then again by the percentage of price election or percentage of projected price, as applicable, of the underlying policy to determine the expected crop value;
 - (c) Multiply the expected crop value by the hurricane coverage range; and
 - (d) Multiply the result of (c) by the coverage percentage elected by the insured.
- (2) For crop policies where protection is provided based on all eligible inventory, the value of HIP-WI will not increase when there is an increase in the underlying policy inventory during the crop year by a revised report allowable by the underlying policy. The HPA will remain consistent with the coverage established at the beginning of the insurance period for each planting period, where applicable, for the underlying policy.

C. Impact of ARC/PLC Election and/or Enrollment

If the underlying policy includes SCO, the HPA will not increase on a crop, practice, type, and FN if the insured elects that FN in the ARC program and fails to report that election on the acreage report on or before the ARD. If the insured timely reports the election of a FN in ARC on the acreage report on or before the ARD, the HPA can extend to the coverage level on the underlying policy.

If the underlying policy includes STAX, the HPA will not increase on a crop, practice, type, and FN if the insured enrolls that FN in the ARC or PLC program and fails to report that enrollment on the acreage report on or before the ARD. If the insured timely reports the enrollment of a FN in ARC or PLC on the acreage report on or before the ARD, the HPA can extend to the coverage level on the underlying policy.

D. Adjustments to the Underlying Policy

Any liability and/or premium adjustments made on the underlying policy will apply to the HIP-WI Endorsement. For example, when the underlying policy premium and indemnity is reduced due to first and second insured crop limitations, the protection under the HIP-WI Endorsement will similarly be reduced. When the HIP-WI payment is limited due to first and second insured crop requirements, if there is a reinstated guarantee on the underlying policy, i.e., the remaining 65 percent is issued for the first insured crop because there is not a loss on the second insured crop, the withheld 65 percent of HIP-WI indemnity will also be issued.

A. Notice of Loss Requirements

Insureds are not required to file a notice of loss for HIP-WI.

B. Indemnity Due

An indemnity will be due under HIP-WI if:

- (1) The county loss trigger is identified for a county, or adjacent county.
 - (a) RMA may add counties that were not included in the initial county release based upon release of updated NOAA wind extent data.
 - (b) Once counties are included in the list, they will not be removed even if later data indicates they did not meet the criteria.
- (2) RMA will identify the counties and their adjacent counties meeting the trigger due to sustained hurricane winds.
- (3) Only one indemnity per insurance period per planted acre (or equivalent) is allowed under the HIP-WI Endorsement, unless TS is elected.
- (4) For those crops with multiple planting periods within an insurance period, only one indemnity payment is allowed per eligible planting period, on a per acre basis.

Example: An insured has five acres of the crop planted on September 10 when a hurricane hits and triggers the county. After that hurricane, the insured plants an additional 25 acres within the same planting period, giving the insured a total of 30 acres of the crop for that planting period. For the September 10 hurricane, the insured would be paid an indemnity on the 5 acres, assuming all requirements are met. (Note: Eligible acres are capped when the qualifying event that triggers the county occurs before acreage is reported on the underlying policy.) The additional acres planted and reported on the acreage report during the same planting period but after the qualifying event that triggers the county are not eligible for an indemnity payment from that first event.

If another hurricane occurs during the insurance period, the 25 additional insured acres planted during the planting period will be eligible for HIP- WI coverage and an indemnity. The 5 acres indemnified under the September 10 hurricane are not eligible for another HIP-WI indemnity. There will be only one indemnity payment made for an insurance period or planting period when applicable, on a per acre basis.

C. Indemnity Calculation

Indemnity will be the HPA for all eligible acres, inventory, or trees and plants for the crop in the county when a qualifying hurricane weather event triggers the county (see [Para. 41A](#)), unless TS is elected, and a hurricane weather event occurs after a tropical storm weather event has triggered the county.

When TS is elected and a hurricane weather event occurs, the hurricane weather event indemnity will be 100 percent of the HPA unless an indemnity was paid previously for a tropical storm weather event. In this case the hurricane weather event indemnity will be any remaining amount of the HPA after subtracting indemnities previously paid under the HIP-WI Endorsement. See [Para. 54](#).

The total indemnity under the HIP-WI Endorsement, including the TS if applicable, cannot exceed 100 percent of the HPA.

Note: HIP-WI indemnities are not based on the underlying policy's claim for indemnity; therefore, any LAF that may apply to the underlying policy does not apply to the HIP-WI indemnity.

D. Timing of Indemnities

Indemnities will be paid within 30 days after the later of the date:

- (1) RMA releases the eligible HIP-WI counties;
- (2) The date the insured provides an acceptable acreage report; or
- (3) The conditions in the Basic Provisions sections 14(f)(2)-(4) are met.

PART 5: TROPICAL STORM OPTION

51 General Information

The TS to the HIP-WI Endorsement allows for an indemnity payment when the county, or an adjacent county, is subjected to a tropical storm as determined in accordance with the HDP. Insureds who wish to have coverage for Tropical Storms must elect TS on or before the HIP-WI SCD. Although the HPA does not change, TS provides an additional county loss trigger for tropical storms based on a combination of tropical storm windspeeds and rainfall as determined in accordance with the HDP. When TS is elected, 50 percent of the HPA will be paid as an indemnity whenever a county is triggered, and a hurricane weather event indemnity has not already been paid, not to exceed 100 percent of HPA in a crop year.

Tropical storm premium will be owed even if the insured county is triggered by a hurricane and indemnity paid prior to the arrival of a tropical storm, resulting in no remaining HPA for the crop year.

52 TS Requirements

A. Eligibility

To be eligible for the TS, the insured must:

- (1) meet the requirements of [Para. 11](#);
- (2) elect the TS on or before the HIP-WI SCD;

Exception: For crops with a HIP-WI SCD of November 1, 2022, or later for the initial year of TS implementation, on or before April 30, 2023, the insured must elect:

- (a) TS on existing HIP-WI Endorsements; or
- (b) HIP-WI Endorsement with TS, if the insured does not already have a HIP-WI Endorsement. However, a HIP-WI Endorsement without TS cannot be elected after the HIP-WI SCD.

B. Continuous Option

The TS is a continuous option and will remain in effect until cancelled, or the HIP-WI Endorsement is cancelled, by the insured or AIP on or before the cancellation date.

C. Coverage Factors

All coverage factors (e.g., elections, coverage percentage) remain the same as elected on the HIP-WI Endorsement. Only the county loss trigger is changed when TS is elected.

D. HPA

The HPA calculated in [Para. 41](#) is applicable to TS.

52 TS Requirements (Continued)

E. TS Option Code

TS is an option to the HIP-WI Endorsement, not an endorsement to the underlying policy, and is identified by the option code of TS. The AD identifies TS availability for the underlying policy's plan of insurance.

F. Attachment of Coverage

When the TS is initially elected, tropical storm coverage will not begin until 14 days after the SCD. However, when the underlying policy also requires a similar waiting period, the waiting periods will run concurrently, and if the underlying policy waiting period is longer than 14 days, the TS waiting period will extend to match the underlying policy waiting period length. If there are no increases in coverage to the HIP-WI Endorsement other than adding TS, the waiting period will not apply to hurricane weather events.

53 Insurable Cause of Loss

The cause of loss for TS is a named tropical storm in the county insured accompanied with rainfall equaling 6 inches or more received within the time period of the day immediately preceding the arrival date of the tropical storm, the arrival date of the tropical storm, and the two days immediately following the arrival date of the tropical storm and will be determined in accordance with the HDP. NOAA publishes tropical storm wind extent data for each storm track that includes the extent of the tropical storm force winds from the tropical storm location extended out in nautical miles to each of the four intercardinal directions. The series of quadrant extents and NOAA rainfall amounts are utilized to determine the county loss trigger.

Individual farm yields and revenues are not considered under HIP-WI TS. It is possible that an insured's farm may experience reduced revenue or reduced yield and not receive an indemnity.

54 Indemnity

A. Indemnity Due and Multiple Indemnities

- (1) An indemnity will be due under TS if:
 - (a) The TS county loss trigger is identified by RMA for a county, or adjacent county:
 - (i) RMA may add counties that were not included in the initial county release based upon release of updated NOAA data.
 - (ii) Once counties are included in the TS trigger list, they will not be removed even if later data indicates they did not meet the criteria; and
 - (b) The planted acreage has not been triggered previously by a hurricane weather event (i.e., HPA for basis of indemnity is available), or triggered by more than one tropical storm (i.e., at least 50 percent of the HPA is available for indemnity). See [Para. 54B](#) for examples.

A. Indemnity Due and Multiple Indemnities (Continued)

- (2) Multiple indemnities, limited to two, per insurance period per planted acre (or equivalent) are allowed under the TS when the county is triggered multiple times, not to exceed 100 percent of the HPA.

Example 1: An insured has 5 acres of the crop planted on September 10 when the county is triggered by a tropical storm. After that tropical storm, the insured plants an additional 25 acres within the same planting period, giving the insured a total of 30 acres of the crop for that planting period. For the September 10 tropical storm, the insured would be paid an indemnity on the 5 acres, assuming all requirements are met. (Note: Eligible acres are capped when the qualifying event that triggers the county occurs before acreage is reported on the underlying policy.) The additional acres planted and reported on the acreage report during the same planting period but after the qualifying event that triggers the county are not eligible for an indemnity payment from that first event.

Example 2: If another tropical storm occurs during the insurance period, the 25 additional insured acres planted during the planting period will be eligible for TS coverage and possible indemnity(ies). The 5 acres indemnified under the September 10 tropical storm are eligible for another TS indemnity of 50 percent of the HPA since there may be two indemnity payments for two separate tropical storms in an insurance period or planting period when applicable, on a per acre basis. However, the indemnities cannot exceed 100 percent of the HPA.

- (3) For those crops with multiple planting periods within an insurance period, multiple indemnity payments, not to exceed 100% of the HPA, are allowed per eligible planting period, on a per acre basis.

B. Indemnity Calculation

A TS indemnity will be 50 percent of the HPA for all eligible acres, inventory, or trees and plants for the crop in the county when a qualifying event triggers the county (see [Para. 41A for HPA calculations](#)). These indemnities cannot exceed 100 percent of the HPA on a per acre basis.

If **coverage under this endorsement is increased for the current crop year and** a qualifying tropical storm weather event occurs during the waiting period as described in [Para. 22C\(2\)\(a\)](#), the TS indemnity will be **calculated using the lower HIP-WI coverage from the previous crop year**. Additional hurricane weather events after the waiting period will trigger another indemnity of the current crop year's remaining HPA. A second TS weather event will trigger an indemnity of 50 percent of the current crop year's HPA, not to exceed 100 percent of the current crop year's HPA.

B. Indemnity Calculation (Continued)

- Example 1:** An insured with HIP-WI and the TS experiences a qualifying tropical storm event at the beginning of the season and a qualifying hurricane event 2 months later within the same crop year. The qualifying tropical storm event triggers an indemnity of 50 percent of the HPA, and the qualifying hurricane event triggers an indemnity of the remaining 50 percent of the HPA.
- Example 2:** An insured with HIP-WI and the TS experiences a qualifying hurricane event at the beginning of the season and a qualifying tropical storm event 2 months later within the same crop year. The qualifying hurricane event triggers an indemnity of 100 percent of the HPA. Even though the qualifying tropical storm event that occurs later triggers the county, no further indemnity will be paid for any tropical storm or hurricane events since 100 percent of the HPA has been paid.
- Example 3:** An insured with HIP-WI and the TS experiences two qualifying tropical storm events at the beginning of the season and a qualifying hurricane event 2 months later within the same crop year. The qualifying tropical storm events trigger an indemnity of 50 percent for each event to the maximum of 100 percent of the HPA. The qualifying hurricane event triggers the county, but since 100 percent of the HPA has been paid, no further indemnity will be paid.
- Example 4:** An insured with HIP-WI and the TS experiences a qualifying tropical storm weather event during the 14-day waiting period (see [Para. 22C\(2\)\(a\)](#)) and another tropical storm event after the 14-day waiting period. The tropical storm weather event that occurs during the waiting period is indemnified using the lower HIP-WI coverage from the previous crop year to calculate the TS indemnity. The tropical storm weather event that occurs after the waiting period is indemnified at 50 percent of the current crop year's HPA.
- Example 5:** An insured with HIP-WI and the TS experiences a qualifying tropical storm weather event during the 14-day waiting period (see [Para. 22C\(2\)\(a\)](#)) and a hurricane weather event after the 14-day waiting period. The tropical storm weather event that occurs during the waiting period is indemnified using the lower HIP-WI coverage from the previous crop year to calculate the TS indemnity. The hurricane weather event that occurs after the waiting period is indemnified for the remainder of the current crop year's HPA.

C. Notice of Loss

Insureds are not required to file a notice of loss for TS.

D. Timing of Indemnities

Indemnities will be paid within 30 days after the later of the date:

- (1) RMA releases the eligible TS counties;
- (2) The insured provides an acceptable acreage report; or
- (3) The conditions in the Basic Provisions sections 14(f)(2)-(4) are met.

55-60 (Reserved)

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

Approved Acronyms/Abbreviations	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
APH	Actual Production History
ARC	Agriculture Risk Coverage Program
ARPI	Area Risk Protection Insurance
BFR	Beginning Farmer and/or Rancher
BP	Basic Provisions
CAT	Catastrophic Risk Protection Endorsement
CCIP	Common Crop Insurance Policy Basic Provisions
CIH	Crop Insurance Handbook
CP	Crop Provisions
CTV	Comprehensive Tree Value
DSSH	Document and Supplemental Standards Handbook
FCIC	Federal Crop Insurance Corporation
FG&C	Field Grown & Container
FN	Farm Number
GSH	General Standards Handbook
HDP	Hurricane Data Provisions
HIP-WI	Hurricane Insurance Protection-Wind Index
HPA	Hurricane Protection Amount
HR WA	High-Risk Rated Area Written Agreement
IRR	Irrigated
LAF	Liability Adjustment Factor
NI	Non-Irrigated
NOAA	National Oceanic and Atmospheric Administration
NVS	Nursery Value Select
OLO	Occurrence Loss Option
OPI	Office of Primary Interest
PIVR	Plant Inventory Value Report
PLC	Price Loss Coverage
RP	Revenue Protection Plan of Insurance
RMA	Risk Management Agency
SCD	Sales Closing Date
SCO	Supplemental Coverage Option
STAX	Stacked Income Protection Plan
TS	Tropical Storm Option
USDA	United States Department of Agriculture
VFR	Veteran Farmer or Rancher
WA	Written Agreement
XC WA	County Without Actuarial Documents Written Agreement
YP	Yield Protection Plan of Insurance

Adjacent County: Counties identified as adjacent to your county in the actuarial documents.

County: In addition to the definition in the Basic Provisions, county boundaries may be modified for the purposes of determining coverage and county loss trigger in the actuarial documents.

County Loss Trigger: The occurrence of a weather event as defined in the HIP-WI Endorsement making the county eligible for payment under the HIP-WI Endorsement. There is a separate county loss trigger for each weather event. The date of the county loss trigger will be the day of arrival of the weather event in the county or adjacent county, as determined by RMA in accordance with the HDP (the same county loss trigger date will apply to adjacent counties, when applicable for the weather event). To determine the arrival date of a weather event under this Endorsement, RMA will use Coordinated Universal Time (UTC), not the local time zone.

Coverage Percentage: A factor the insured elects, between 1 and 100 percent in whole percent increments, used to determine the HPA.

Expected Crop Value: The value of the crop based on the underlying policy and determined by dividing the liability of the underlying policy for those acres by the coverage level and then dividing again by the percent of the price or price election of the underlying policy.

Final Rainfall Amount: A county average rainfall determined by FCIC, in accordance with the HDP, based on the grid weighted average accumulated precipitation calculated using NOAA-CPC, or successor, data. The data used to calculate the expected rainfall amount is conclusively presumed to be accurate but may be changed in accordance with section 8 of the endorsement.

Hurricane Coverage Range: The amount of difference between 95 percent and the higher of the coverage level of your underlying policy, or if applicable, the upper end of your SCO coverage range (if SCO coverage applies), STAX coverage range (if STAX coverage applies), or other endorsement coverage where such endorsement provides additional coverage for a portion of the underlying policy deductible. The hurricane coverage range is expressed as a whole percentage. The hurricane coverage range applies to all weather events covered by the HIP-WI Endorsement.

Hurricane Data Provisions: A document that describes the methodology utilized by FCIC, incorporating NOAA data, that identifies a county subjected to a weather event, and any county adjacent to that county.

Hurricane Protection Amount: The dollar amount of insurance as determined by the HIP-WI Endorsement. The HPA applies to all weather events covered under the HIP-WI Endorsement.

Exhibit 2 Definitions (Continued)

Insurance Period: In lieu of section 11 of the Basic Provisions, the period:

- (a) beginning on the insurance attachment date, when provided in the HIP-WI actuarial documents; or, when the insurance attachment date is not provided on the HIP-WI actuarial documents, the later of:
 - (1) the SCD for the underlying policy; or
 - (2) the earliest planting date, for each planting period when applicable, for the underlying policy.
- (b) ending on:
 - (1) the end of insurance date, for each planting period when applicable, when provided in the HIP-WI actuarial documents; or
 - (2) the end of insurance date for each planting period when applicable, provided in the underlying policy actuarial documents when not provided in the HIP-WI actuarial documents.
- (c) In lieu of (a-b) in this definition, for those crops where the underlying policy requires a waiting period, the period:
 - (1) beginning on the date insurance attaches on the underlying policy; and
 - (2) ending on:
 - (i) the end of insurance date, for each planting period when applicable, when provided in the HIP-WI actuarial documents; or
 - (ii) the end of insurance date for each planting period when applicable, provided in the underlying policy actuarial documents when not provided in the HIP-WI actuarial documents.

Intended Acreage Report: In lieu of the definition contained in the BP, a report of the acreage the insured intends to plant, by crop, for the current crop year and used solely for the purpose of establishing the number of eligible acres for coverage under this program as indicated in [Para. 31](#) of this handbook.

National Oceanic and Atmospheric Administration: An agency within the United States Department of Commerce, or its successor.

National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC): A Service Center within NOAA's National Centers for Environmental Prediction (NCEP), or its successor.

Stacked Income Protection Plan: A crop insurance product for upland cotton that provides coverage for a portion of the expected revenue for an insured's area.

Supplemental Coverage Option: A county level crop insurance option that provides additional coverage for a portion of an insured's underlying insurance policy deductible.

Exhibit 2 Definitions (Continued)

Sustained Surface Wind: Wind speed determined by averaging observed values over a two-minute period determined by NOAA.

Underlying Policy: The Common Crop Insurance Policy BP published at 7 C.F.R. part 457 and Crop Provisions, to which this Endorsement is attached. A crop covered by any plan of insurance not under the BP will not qualify as an underlying policy for the Endorsement.

Weather Event: A named tropical cyclone, as identified by NOAA and determined by FCIC in accordance with the HDP and identified in the actuarial documents, includes hurricanes and tropical storms, when the tropical storm option is elected in accordance with section 12. To meet the county loss trigger **in a county or adjacent county:**

- (a) A hurricane must have maximum sustained surface winds of 64 knots (74 mph) or greater
- (b) A tropical storm must have:
 - (1) Maximum sustained surface winds ranging from 39-73 mph (34 to 63 knots); and
 - (2) A Final Rainfall Amount of at least 6 inches received over the following four consecutive days:
 - (i) the day immediately preceding the arrival date of the tropical storm;
 - (ii) the arrival date of the tropical storm; and
 - (iii) the two days immediately following the arrival date of the tropical storm.
 - (3) **A Final Rainfall Amount of 5.900 inches and above will be rounded to 6 inches.**

Wind Extent: **The maximum of the 34-knot or 64-knot sustained wind radii extents used to determine a buffer around the tropical cyclone. The wind radii extents describe the maximum distance in nautical miles at which the given wind speed existed in the four quadrants (northeast, northwest, southwest, southeast) around the tropical cyclone.**

Insureds who wish to insure under the HIP-WI Endorsement may amend their policy by signing and submitting the HIP-WI Endorsement Application, developed according to these standards on or before the SCD for the first crop year for which the insured wishes to elect the HIP-WI Endorsement. The AIP may combine the HIP-WI Endorsement Application with another form contained in the DSSH, if the combined form meets the applicable standards in place for each individual form. All items within quotation marks in the subparagraphs below are substantive unless otherwise noted.

A. Insured Information

- (1) "Insured's Name"
- (2) "Underlying Policy Number"
- (3) "Street or Mailing Address"
- (4) "City, State and Zip Code"
- (5) "Identification Number"
- (6) "Identification Number Type"

B. Crop Information

- (1) "County Name"
- (2) "Crop(s)"
- (3) "Crop Year"
- (4) "Underlying Plan of Insurance"
- (5) "HIP-WI Coverage Percentage"
- (6) "HIP-WI Plan of Insurance"
- (7) "Option Codes"

C. Terms and Conditions

"In addition to Section 3(b)(2) of the Basic Provisions, I hereby elect this Hurricane Insurance Protection-Wind Index Endorsement, and by this election I understand:

- (1) I must have purchased an underlying policy consisting of the Common Crop Insurance Policy Basic Provisions and applicable Crop Provisions to elect this Endorsement and must also purchase this Endorsement with the same Approved Insurance Provider as my Common Crop Insurance Policy.
- (2) If at any time my underlying policy for the crop is cancelled or terminated, coverage under this Endorsement is automatically cancelled or terminated.

C. Terms and Conditions (Continued)

- (3) That by electing this Endorsement, it will continue from year to year unless I or you cancel or change my election by written notice on or before the cancellation date or my coverage is otherwise canceled or terminated under the terms of my underlying policy.
- (4) The Hurricane Insurance Protection-Wind Index (HIP-WI) Endorsement is not an endorsement against a loss of actual production. The terms and conditions of the HIP-WI Endorsement are different from those of an Actual Production History plan of insurance. The HIP-WI Endorsement does **not** measure, capture, or utilize the actual crop production of any producer or any of the actual crop production within the county or state. It is based upon hurricane wind data and, if elected, rainfall and tropical storm wind data, not individual farm yields. It is possible for you to have low crop production or receive high winds and high precipitation amounts on the acreage you insure and still not receive an indemnity payment under this plan.
- (5) Separate Administrative Fees will be assessed for each crop insured under this Endorsement.”

D. Required Signatures

- (1) “Insured’s Printed Name, Signature and Date”
- (2) “Agent’s Printed Name, Signature, Date, and Code Number”

E. Required Statements

- (1) “Certification Statement” (see DSSH Para. 502)
- (2) “Privacy Act Statement” (see DSSH Para. 501)
- (3) “Nondiscrimination Statement” (see DSSH Para. 501)

Exhibit 4 HIP-WI Endorsement Calculation Examples

Producer A farms 100 acres of corn in County X and has an approved yield of 154.6 bushels per acre, with a 100 percent share. The projected price is \$4.00 per bushel, as published on the AD in County X. The producer elects HIP-WI coverage of 90 percent. (This information, with some changing variables, applies to the following examples.)

A. Example for Underlying Policy with CAT Coverage:

- (1) Step 1: Calculate hurricane coverage range:

Formula: 95 percent minus the maximum coverage from the underlying policy.

$$0.95 - 0.50 = 0.45 \text{ hurricane coverage range}$$

- (2) Step 2: Calculate the expected crop value of the underlying policy:

Formula: Divide the liability of the underlying policy by the coverage level of the underlying policy, and then by the percentage of price election or percentage of projected price, as applicable, of the underlying policy.

$$\$17,006 \div 0.50 \div 0.55 = \$61,840 \text{ expected crop value}$$

- (3) Step 3: Calculate HPA:

Formula: Multiply the expected crop value by the HIP-WI coverage range and the coverage percentage.

$$\$61,840 \times 0.45 \times 0.90 = \$25,045 \text{ HPA}$$

- (4) If FCIC determines a county is HIP-WI eligible, the indemnity payment would be \$25,045, the full hurricane protection amount.

B. Example for CCIP Policy

Producer A elects HIP-WI coverage of 70 percent and 100 percent of price. The remaining information remains the same as the previous example. The liability for the underlying policy is \$43,288:

- (1) Step 1: Calculate hurricane coverage range:

Formula: 95 percent minus the maximum coverage from the underlying policy.

$$0.95 - 0.70 = 0.25 \text{ hurricane coverage range}$$

- (2) Step 2: Calculate the expected crop value of the underlying policy:

Formula: Divide the liability of the underlying policy by the coverage level of the underlying policy, and then by the percentage of price election or percentage of projected price, as applicable, of the underlying policy.

$$\$43,288 \div 0.70 \div 1.00 = \$61,840 \text{ expected crop value}$$

B. Example for CCIP Policy (Continued)

(3) Step 3: Calculate the HPA:

Formula: Multiply the expected crop value of the underlying policy by the HIP coverage range and the coverage percentage.

$$\$61,840 \times 0.25 \times 0.90 = \$13,914 \text{ HPA}$$

If FCIC determines the county meets the county loss trigger, the indemnity payment would be \$13,914.

C. Example for Underlying Policy with SCO

(1) Step 1: Calculate hurricane coverage range:

Formula: 95 percent minus the higher of the coverage level from the underlying policy (which is 70 percent) or the upper end of the SCO coverage range (which is 86 percent). In this case the higher number is the upper end of the SCO coverage range, or 86 percent.

$$0.95 - 0.86 = 0.09 \text{ hurricane coverage range}$$

(2) Step 2: Calculate the expected crop value of the underlying policy:

Formula: Divide the liability of the underlying policy by the coverage level of the underlying policy, and then by the percentage of price election or percentage of projected price, as applicable of the underlying policy.

$$\$43,288 \div 0.70 \div 1 = \$61,840 \text{ expected crop value of the underlying policy.}$$

(3) Step 3: Calculate the HPA:

Formula: Multiply expected crop value of the underlying policy by the HIP coverage range and the coverage percentage.

$$\$61,840 \times 0.09 \times 0.90 = \$5,009 \text{ HPA}$$

If FCIC determines the county meets the county loss trigger, the indemnity payment would be \$5,009.

D. Example for Underlying Policy with STAX:

For the purposes of this example the crop from the Exhibit 4 paragraph will be cotton. Producer B farms 100 acres of irrigated cotton in County X with an approved yield of 1,200 pounds per acre, with 100 percent share and 80 percent coverage elected for the underlying policy. The projected price for cotton is \$0.74 per lb. in County X, as published on the AD, and the liability for the underlying policy for cotton is \$71,040. Insured B elects a coverage percentage of 100 percent for the HIP-WI Endorsement.

D. Example for Underlying Policy with STAX (Continued):

- (1) Step 1: Calculate hurricane coverage range:

Formula: 95 percent minus the higher of the coverage level from the underlying policy (which is 70 percent) or the upper end of the STAX coverage range (which is 90 percent). In this case the higher number is the upper end of the STAX coverage range, or 90 percent.

$$0.95 - 0.90 = 0.05 \text{ hurricane coverage range}$$

- (2) Step 2: Calculate the expected crop value of the underlying policy:

Formula: Divide the liability of the underlying policy by the coverage level of the underlying policy, and then by the percentage of price election or percentage of projected price, as applicable of the underlying policy.

$$71,040 \div 0.80 \div 1.00 = \$88,800 \text{ expected crop value.}$$

- (3) Step 3: Calculate the HPA:

Formula: Multiply expected crop value of the underlying policy by the HIP coverage range and the coverage percentage.

$$\$88,800 \times 0.05 \times 1.00 = \$4,440 \text{ HPA}$$

If FCIC determines the county meets the county loss trigger, the indemnity payment would be \$4,440.

E. Example for CCIP Policy with Multiple Coverage Levels

Insured B has a cotton YP policy with an approved APH yield of 1,200 lbs. per acre for IRR cotton and an approved yield of 900 lbs. per acre for NI cotton in County X, which has a projected price of \$0.74 per lb., as published on the AD. Insured B makes the following elections:

- (1) coverage level of 80% for his IRR cotton;
- (2) coverage level of 70% for his NI cotton;
- (3) 100% of price; and
- (4) HIP-WI Endorsement with a coverage **percentage** of 100%.

Insured B plants 100 acres of IRR cotton and 100 acres of NI cotton in County X with a 100% share. The liability for the underlying policy for IRR cotton is \$71,040 and for NI cotton is \$46,620. Because the insured elected multiple coverage levels for cotton on the underlying policy, the HPA must be calculated separately for each coverage level.

E. Example for CCIP Policy with Multiple Coverage Levels (Continued)

(1) Step 1: Calculate hurricane coverage range for each coverage level:

Formula: 95 percent minus the maximum coverage from the underlying policy.

(a) $0.95 - 0.80 = 0.15$ hurricane coverage range

(b) $0.95 - 0.70 = 0.25$ hurricane coverage range

(2) Step 2: Calculate the expected crop value of the underlying policy:

Formula: Divide the liability of the underlying policy (in this situation by practice due to the different coverage levels by practice) by the coverage level of the underlying policy, and then by the percentage of price election or percentage of projected price, as applicable of the underlying policy.

(a) $1,040 \div 0.80 \div 1.00 = \$88,800$ expected crop value

(b) $\$46,620 \div 0.70 \div 1.00 = \$66,600$ expected crop value

(3) Step 3: Calculate the HPA:

Formula: Multiply the expected crop value of the underlying policy by the HIP coverage range and the coverage percentage.

(a) $\$88,800 \times 0.15 \times 1.00 = \$13,320$ HPA

(b) $\$66,600 \times 0.25 \times 1.00 = \$16,650$ HPA

If FCIC determines the county meets the county loss trigger, the indemnity payment would be \$29,970.

F. Example for Underlying Policies That Do Not Contain Acres

Insured C has a nursery crop insurance policy in County Z with two BUs:

Unit = 0001-0000 - Field Grown/Roses

- Coverage level = 70%; Value = \$50,000; Share = 1.000
- Amount of insurance = $\$50,000 \times 0.70 \times 1 = \$35,000$

Unit = 0001-0000 - Field Grown/Fruit & Nut Trees

- Coverage level = 65%; Value = \$75,000; Share = 1.000
- Amount of insurance = $\$75,000 \times 0.65 \times 1 = \$48,750$

F. Example for Underlying Policies That Do Not Contain Acres (Continued)

Insured C elects HIP-WI Endorsement with a coverage **percentage** of 80%. The liability for the underlying policy for BU 0001-0000 Field Grown/Roses is \$35,000 and for BU 0001-0000 Field Grown/Fruit & Nut Trees is \$48,750. The HPA must be calculated separately for each BU.

(1) Step 1: Calculate hurricane coverage range for each coverage level:

Formula: 95 percent minus the maximum coverage from the underlying policy.

(a) $0.95 - 0.70 = 0.25$ hurricane coverage range

(b) $0.95 - 0.65 = 0.30$ hurricane coverage range

(2) Step 2: Calculate the expected crop value of the underlying policy:

Formula: Divide the liability of the underlying policy by the coverage level of the underlying policy (in this situation by BU), and then by the percentage of price election or percentage of projected price, as applicable of the underlying policy.

(a) $\$35,000 \div 0.70 \div 1.00 = \$50,000$ expected crop value

(b) $\$48,750 \div 0.65 \div 1.00 = \$75,000$ expected crop value

(3) Step 3: Calculate the HPA:

Formula: Multiply the expected crop value of the underlying policy by the HIP coverage range and the coverage percentage.

(a) $\$50,000 \times 0.25 \times 0.80 = \$10,000$ HPA

(b) $\$75,000 \times 0.30 \times 0.80 = \$18,000$ HPA

If FCIC determines the county meets the county loss trigger, the indemnity payment would be \$28,000.

G. Example for a CCIP Policy with the TS

Producer A has an underlying policy with 70 percent coverage level, 100 percent of price, and a HIP-WI Endorsement with TS. The remaining information remains the same as the previous example [Exhibit 4B](#). The liability for the underlying policy is \$43,288:

- (1) Step 1: Calculate hurricane coverage range:

Formula: 95 percent minus the maximum coverage from the underlying policy.

$$0.95 - 0.70 = 0.25 \text{ hurricane coverage range}$$

- (2) Step 2: Calculate the expected crop value of the underlying policy:

Formula: Divide the liability of the underlying policy by the coverage level of the underlying policy, and then by the percentage of price election or percentage of projected price, as applicable of the underlying policy.

$$\$43,288 \div 0.70 \div 1.00 = \$61,840 \text{ expected crop value}$$

- (3) Step 3: Calculate the HPA:

Formula: Multiply the expected crop value of the underlying policy by the HIP coverage range and the coverage percentage.

$$\$61,840 \times 0.25 \times 0.90 = \$13,914 \text{ HPA}$$

If RMA determines the county meets the TS county loss trigger, the indemnity payment would be \$6,957 (50% of the HPA calculated in step 3 above).