

## **PM-24-049 Fire Insurance Protection - Smoke Index (FIP-SI) Endorsement Effective for the 2025 and Succeeding Crop Years**

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Date

August 12, 2024

To

All Approved Insurance Providers

All Risk Management Agency Field Offices

All Other Interested Parties

From

Richard H. Flourney, Deputy Administrator /s/ Richard H. Flourney 8/12/2024

Subject

Fire Insurance Protection - Smoke Index (FIP-SI) Endorsement Effective for the 2025 and Succeeding Crop Years

### **BACKGROUND:**

On May 23, 2024, the Federal Crop Insurance Corporation (FCIC) Board of Directors approved the Fire Insurance Protection - Smoke Index (FIP-SI) Endorsement. It is available beginning with the 2025 crop year as additional coverage for the Common Crop Insurance Policy, Basic Provisions and the Actual Production History Grape Crop Provisions in counties located in California. The coverage provided by this Endorsement may be combined with the Supplemental Coverage Option (SCO) Endorsement or the Catastrophic Risk Protection Endorsement (CAT).

The 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 FCIC in accordance with the Smoke Index Data Provisions (SIDP) and identified in the actuarial documents.

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. This Endorsement cannot be added to a policy by written agreement.

An administrative fee and premium for each variety of grapes covered by the FIP-SI Endorsement will be due in addition to any administrative fee(s) and/or premium(s) of the underlying policy. However, the FIP-SI administrative fee(s) may be waived if you qualify as a limited resource farmer, a Beginning Farmer Rancher (BFR) or a Veteran Farmer Rancher (VFR).

## **ACTION:**

The following documents will be available by close of business today on the Risk Management Agency (RMA) website at [www.rma.usda.gov](http://www.rma.usda.gov):

- 2025 Fire Insurance Protection - Smoke Index (FIP-SI) Endorsement (25-FIP-SI)
- 2025 Fire Insurance Protection - Smoke Index (FIP-SI) Insurance Standards Handbook (FCIC- 24440)
- 2025 Smoke Index Data Provisions (25-SIDP)
- 2025 Fire Insurance Protection - Smoke Index Endorsement FAQs
- 2025 Fire Insurance Protection - Smoke Index Endorsement Fact Sheet

The sales closing date for FIP-SI is January 31, 2025.

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/Information-Tools/Agent-Locator](http://www.rma.usda.gov/Information-Tools/Agent-Locator).

## **DISPOSAL DATE:**

December 31, 2024