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[**Davis RO: USDA to Host Second Informational Webinar on Hurricane Insurance Protection - Wind Index and Tropical Storm Option on Feb. 13**](#)

News Release |
Davis, California
|
February 11, 2025
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DAVIS, Calif., Feb. 11, 2025 – The U.S. Department of Agriculture (USDA) will host its second webinar on the [Hurricane Insurance Protection - Wind Index](#) endorsement and Tropical Storm option on Feb. 13, 2025, from 2 to 3 p.m. Central on [Microsoft Teams](#) (add to calendar: [iCal](#), [Google](#) or [Outlook](#)). USDA’s Risk Management Agency (RMA) is encouraging producers to attend the webinar to learn more about the additional insurance coverage these programs can provide.

Hurricane Insurance Protection - Wind Index (HIP-WI) and the Tropical Storm Option (TS) are crop insurance tools to help deliver prompt assistance to producers in hurricane prone areas. These innovative policies add to a farmer’s underlying policy with no additional paperwork or loss adjustment needed. HIP-WI and TS generally pay within weeks following a hurricane or tropical storm.

Since implementation of HIP-WI in crop year 2020 and TS in crop year 2023, these programs have paid over \$1.5 billion within a few weeks after each tropical cyclone. In 2024, five hurricanes triggered \$770 million in payments across nine states (Hurricanes Beryl, Debby, Francine, Helene and Milton).

HIP-WI provides coverage for 70 different crops and is available in counties in these states: Alabama, Arkansas, Connecticut, Delaware, Florida, Georgia, Hawaii, Louisiana, Maine, Maryland, Massachusetts, Mississippi, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Texas,

Vermont, West Virginia and Virginia. HIP-WI coverage must be purchased by the sales closing date (SCD) of a producer's underlying policy. Sales closing dates vary by crop. Therefore, producers should check with a crop insurance agent to verify the SCD for a crop and county.

More Information

RMA has educational tools, such as videos, podcasts, fact sheets and frequently asked questions, on [its HIP-WI website](#).

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available online at the [RMA Agent Locator](#). Producers can learn more about crop insurance and the modern farm safety net at rma.usda.gov or by contacting their [RMA Regional Office](#).

RMA secures the future of agriculture by providing world class risk management tools to rural America through Federal crop insurance and risk management education programs. RMA provides policies for more than 130 crops and is constantly working to adjust and create new policies based on producer needs and feedback.

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