

# Hurricane Insurance Protection – Wind Index (HIP-WI) End Of Insurance Extension Option Procedures

## **1 Overview**

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The HIP-WI End of Insurance Extension Option (Option) allows an insured, in exchange for additional premium, to extend the end of the insurance period of their existing HIP-WI coverage to the next year's sales closing date (November 20) for apples, blueberries, grapes, and peaches. This Option will be attached to and made part of the Common Crop Insurance Policy, Basic Provisions (Basic Provisions), the Crop Provisions for the insured crop, and the HIP-WI Endorsement subject to the terms and conditions described herein. Except when in conflict with this Option, all provisions of the Basic Provisions, the Crop Provisions for the insured crop, and the HIP-WI Endorsement apply.

## **2 Eligibility for Option**

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To be applicable, the insured must have an underlying crop policy with the HIP-WI Endorsement in force and elect the Option:

- (a) By August 31, 2020
- (b) On a crop/county basis; and
- (c) On a Policy Change form by including the "HE" option code.

## **3 Availability**

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This Option is available only in counties for crops for which coverage is offered in the actuarial documents. Eligible crops consist of blueberries, apples, grapes and peaches.

## **4 Cancellation and Transfers**

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This Option cannot be cancelled after August 31, 2020. Transfers of 2020 crop year policies to a different AIP after August 31 are not applicable for the extension option.

## **5 Premium**

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Additional premium is required as designated in the actuarial documents for the coverage, A separate administrative fee is not required for this option.