



°CelsiusPro

Hail Pro

Weather Certificate for Australian Farmers

What Is a Hail Pro Weather Certificate?

Using Hailios Technology the Hail Pro Weather Certificate is an innovative new approach to Hail insurance using the world's first compact, wireless hail detection & analysis system. **The Hail Pro Weather Certificate provides an instant payout within 2 days if hail is recorded on the device.**

Australian Horticulturalists and farmers lease the Eyewitness Device for a year and purchase the Hail Pro Certificate. If Hail is recorded within the parameters of the certificate a payout is calculated and transferred to the farmer. It's that simple.

A payout is determined by the **max size** of hailstones that have fallen on the sensor as well as the **intensity** of the hail measured by the **frequency of strikes between the first and last hail strike in the storm.**



Example

A Pineapple grower in QLD understands that if hail larger than 2cm in diameter occurs whilst the fruit is developing, a loss in quality and yield will occur. The grower has decided to purchase a year-long policy to insure his \$400,000 worth of expected pineapple yield.

Risk Period: Full Year

Max Payout: \$400'000

Sensor Lease +installation: \$2700

Premium: \$20'700pa

The Grower paid \$18,000 in premium and a \$2700 subscription for the sensor plate and its installation. This farmer's payouts are defined via the matrix below. **The matrix can be tailored to suit individual needs and scenarios.**

In 2022 a hail event occurred. The max hail size recorded on the sensor was **2.1cm** in diameter, and the hail fell at a **moderate intensity**. Hence the farmer's payout was **25% of \$400,000 which is \$100,000**. As seen in the green box below.

Payout Matrix

Where **N** is the number of damaging hailstones above 2cm and **d** is the diameter of the hail stone.

Hail Size (cm)	Extreme Intensity 750 <= N	Strong Intensity 300 <= N < 750	Moderate Intensity 150 <= N < 300	Low Intensity 25 <= N < 150
5.00 <= d	100%	80%	55%	35%
4.00 <= d < 5.00	95%	70%	45%	25%
3.00 <= d < 4.00	85%	60%	35%	15%
2.00 <= d < 3.00	75%	50%	25%	5%

Key Features

- Peril: **Hail**
- **Parameters tailored to your operation**
- **No damage assessments are needed for payouts.** Unlike traditional hail covers, we do not require a costly damage assessment for a payout.
- **Payouts are processed automatically.**
- **Fully transparent and real-time hail data.**

[Click or Scan here to Request a Quote](#)



Premiums can range from **3-6%** depending on your preferences.

Have any questions? Get in Touch!

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