



°CelsiusPro

# Rain Day

Weather Certificate for Australian Farmers

## What Is a Rain Day Weather Certificate?

The Rain Day Weather Certificate is designed to compensate you for losses due to heavy rainfall on critical days over your risk period in your location.

Australian Farmers purchase this certificate in critical times when heavy daily rainfall can affect their income, such as during **sowing** and **harvest**. Heavy Rainfall in a day can cause several issues such as **downgrades, flash flooding, soil compaction, water-logging, time delays, nutrient run-off**, and more. All of which reduce yield and income.

CelsiusPro collaborates with you to determine parameters that suit you and your operations.

Once the parameters have been set, the Rain Day Certificate pays a predefined amount per day of rain greater than the threshold up to the maximum payout over the risk period. Take a look at the example below:

### Example

A grower in VIC understands that their crops can handle at least 1 day of heavy rainfall greater than 20mms over the 21-day harvest window, anymore, and the quality will begin decreasing. The grower agrees to purchase a Rain Day Certificate to cover a 30% downgrade with the following parameters:

**Risk Period:** 1st November – 21st November

**Threshold:** 20mms (level of daily rainfall which defines a critical day)

**Strike:** 1 Day (begins paying on the 2nd critical day, note that with a strike of 0, it pays on the 1st critical day)

**Tic:** \$100'000 (the amount paid per critical day)

**Max Payout:** \$200'000

**Premium:** \$13'762 (6.9%)

This Certificate pays **\$100'000 (tic) on the 2nd and 3rd day (1 day Strike) of rain greater than 20mms**. Max payout of \$200'000 occurs on the 3rd critical day of rain greater than 20mms.

## Key Features

- Peril: **Excess Rainfall** in a day paid on a per-day basis.
- Data Sourced from the **BOM**.
- **Tailored to your location and operation**.
- **Automatic payouts within 20 days** of the Risk Period End.
- **No Claiming** Procedure.
- **No Damage Assessments**.

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Premiums can range from **5-10%** depending on your preferences.

## Historical Payouts

**1924:** Received 3 days of Rain greater than 20mms. Max Payout would be reached = **\$200'000**.

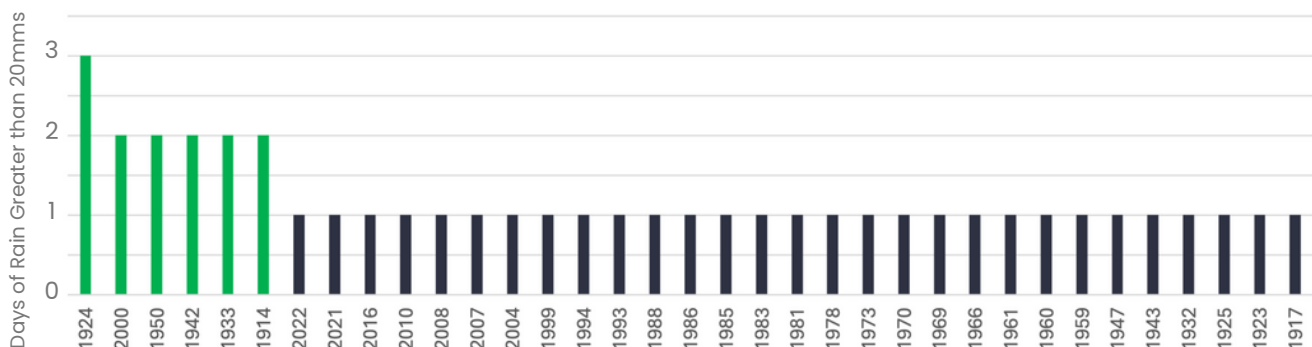
**2000:** Received 2 days of Rain greater than 20mms. The payout would be **\$100'000**.

**1950:** Received 2 days of Rain greater than 20mms. The payout would be **\$100'000**.

**1942:** Received 2 days of Rain greater than 20mms. The payout would be **\$100'000**.

**1914:** Received 2 days of Rain greater than 20mms. The payout would be **\$100'000**.

This Certificate is best paired with a Rain Season Certificate to cover both cumulative rainfall and critical rain days. Take a look at the Wet Harvest Weather Certificate for this option.



Have any questions? Get in Touch!

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