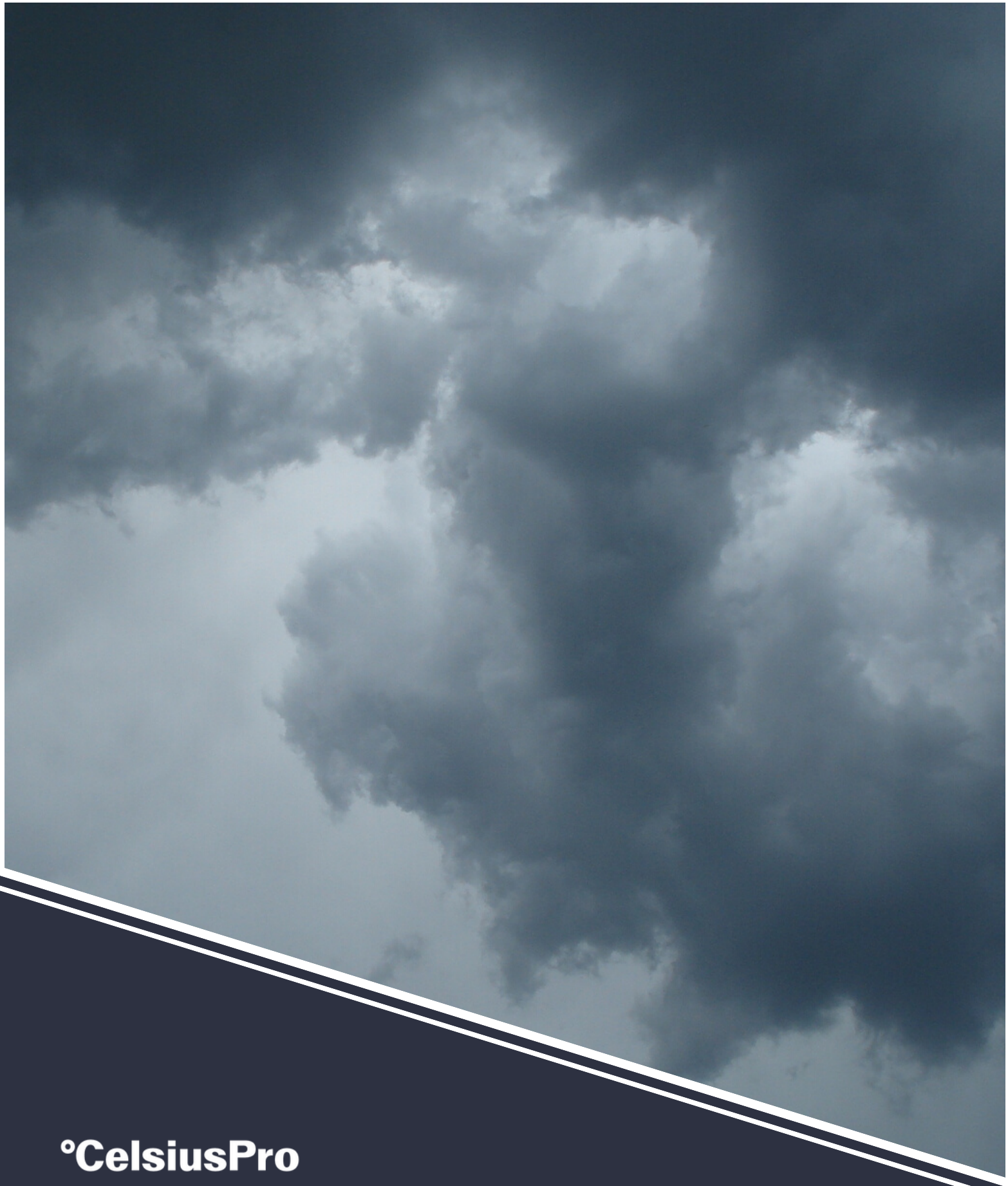

°CelsiusPro

# Rain Season

Weather Certificate for Australian Farmers

## What Is an Rain Season Weather Certificate?

The Rain Season Weather Certificate is designed to compensate you for losses due to excess rain over a certain period in your location.

Australian Farmers purchase this certificate in critical times when too much rain can affect their income, such as during **sowing** and **harvest**. Rain can cause several issues such as **downgrades, soil compaction, water logging, time delays, poor root development, a decline in fertiliser efficiency,** 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 Season Certificate pays a predefined amount per mm greater than the strike up to the maximum payout over the risk period. Take a look at the example below:

## Key Features

- Peril: **Cumulative Excess Rainfall** paid on a per/mm 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**.

Click or Scan here to **Request a Quote**

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

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## Example

A grower in NSW has spent $250'000 on inputs to begin the season and understands that if they get more than 110mms of rain over their 46-day sowing window, input costs will begin to rise and yield will be affected. The grower agrees to purchase a certificate with the following parameters:

***Risk Period:*** *15th April - 30th May*
***Strike:*** *110mms (the level at which the certificate begins to pay)*
***Tic:*** *$2'778 (the amount per mm you get paid)*
***Max Payout:*** *$250'000*
***Premium:*** *$19'500 (7.8%)*

This Certificate pays **$2'778 (tic) per mm greater than 110mms (strike) up to $250'000 (Max Payout)**. Max payout occurs at 200 mms over the 46-day risk period.

## Payouts in the last 47 years

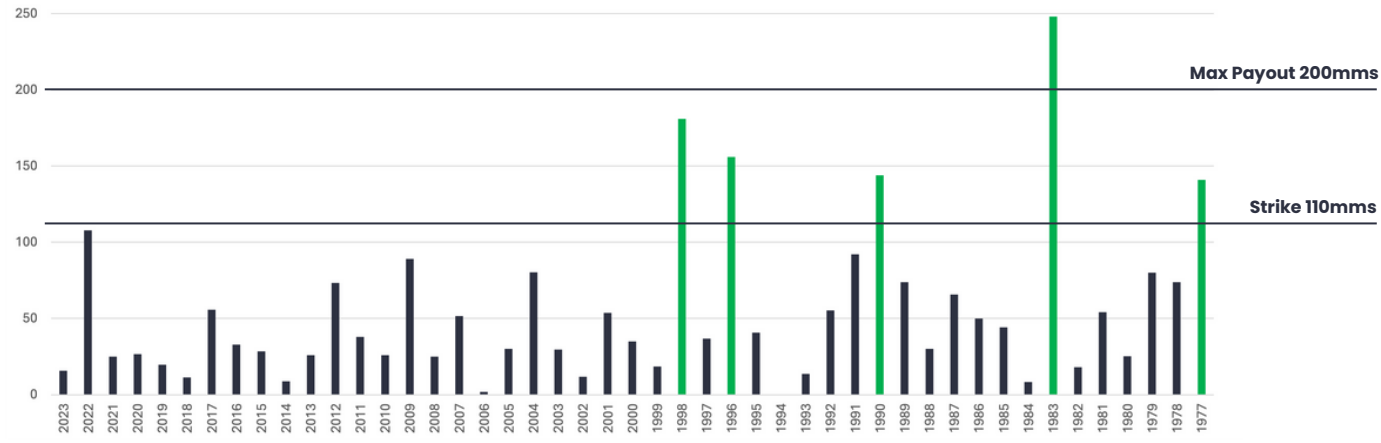
**1998**: Received 181mms of Rain. Payout would been equal to $2'778 x (181mms-110mms) = **$197'238.**

**1996**: Received 156mms of Rain. The Grower would have received $2'778 x (156mms-110mms) = **$127'788**

**1990**: Received 144mms of Rain. The Grower would have received $2'778 x (144mms-110mms) = **$94'452**

**1983**: Received 248mms of Rain. The Grower would have received Max Payout of **$250'000**

**1977**: Received 141mms of Rain. The Grower would have received $2'778 x (141mms-110mms) = **$86'118**





Have any questions? Get in Touch!

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