



°CelsiusPro

DRY SEASON

Weather Certificate for Australian Farmers

With Celsius Pro's Dry Season Weather Certificate, you get **Instant Payment** into your account if your crop doesn't get the rain it needs. No damage assessments and No claims.

What Is a Dry Season Weather Certificate?

The Dry Season Weather Certificate is a financial tool growers purchase to help underwrite the cost of inputs and/or a loss of yield should the outlook for the season turn dry. It consists of 3 separate structures each designed to provide compensation for your lowest historical years, decile 1, and 2 scenarios. They pay on a per mm basis below 3 nominated thresholds over the risk period. **The Weather Certificate is designed specifically for Australian farmers to compensate for a loss of income due to dry and drought conditions.**

Premiums can range from 7 - 15% of your total sum insured.

How does a Dry Season Weather Certificate work?

There are 3 structures in which the farmer can tailor parameters to suit the specific forecast or scenario :

- Structure One covers the farmer for a decile 2 event, and pays an amount per mm below a decile 2 strike.
- Structure Two covers the farmer for a decile 1 event, and pays an amount per mm below a decile 1 strike.
- Structure Three can either cover for a catastrophic dry season, or can be extended to cover rainfall over summer into the coming season to ensure the following years crop.

The payouts for each structure begin stacking on top of each other the dryer it gets.

Example Parameters

Start Date: 15/07/2023
End Date: 15/11/2023
Max Payout: \$100'000
Premium: **\$13'034**

Example Payout Description

- Structure One covers for a decile 2 event and pays **\$500 per mm below 100mms** to a maximum of **\$20'000** over the risk period. Max payout occurs at 60mms.
- Structure Two covers for a decile 1 event and pays **\$1000 per mm below 80mms** to a maximum of **\$30'000** over the risk period. Max payout occurs at 50mms.
- Structure Three covers for a catastrophic year and pays **\$5000 per mm below 50mms** to a maximum of **\$50'000** over the risk period. Max payout occurs at 40mms.

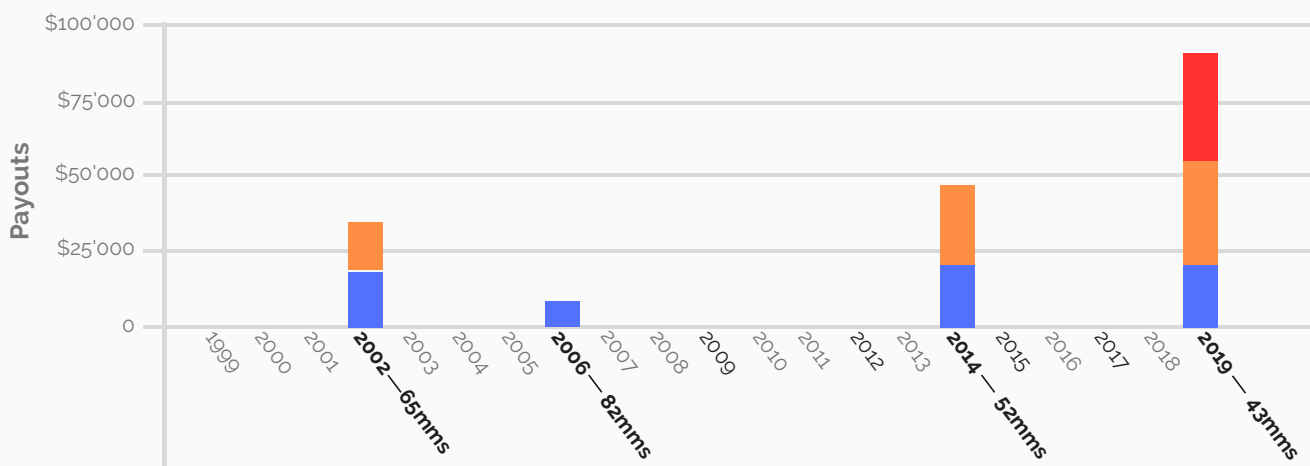
Payouts

2002 received 65mms, therefore **structure 1 paid out \$17'500, structure 2 paid out \$15'000 to a total of \$32'500**

2006 received 82 mms, therefore only **structure 1 paid out \$9'000**

2014 received 52mms, therefore **structure 1 paid out in full at \$20'000, and structure 2 paid out \$28'000 to a total of \$48'000**

2019 received only 43mms, therefore **structures 1 and 2** paid out in full, and **structure 3 paid out \$35'000 to a total of \$85'000**



If you like what you see, then get in touch! We love to talk!

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