



°CelsiusPro

# Frost Day

Weather Certificate for Australian Farmers



## What Is a Frost Day Weather Certificate?

The Frost Day Weather Certificate is designed to compensate for losses due to frost on any given day.

Australian Farmers purchase this certificate in critical times over anthesis, **when a single day of frost can damage the crops and hence their yield.**

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

Once the parameters have been set, the Cumulative Frost Weather Certificate **pays per day the temperature was recorded below a threshold.**

## Key Features

- Peril: **Frost Day** is paid on a cumulative 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 **5-15%** depending on your preferences.

## Example

A grower in Esperance WA understands that over his 3-week anthesis window if temperatures drop below  $-2^{\circ}$  on any day his wheat will suffer a Stem Frost - heavily reducing his yield. The grower decided to take out a Frost Day Certificate.

**Risk Period:** 1st August -21st August

**Max Payout:** \$250'000

**Tick** \$125'000 (the amount paid per day)

**Premium:** \$23'730(9.4%)

## Notable Historical Payouts

**2008:** 1 day was recorded below  $-2^{\circ}$ , payout would have been **\$125'000.**

**2005:** 1 day was recorded below  $-2^{\circ}$ , payout would have been **\$125'000.**

**1933:** 4 days were recorded below  $-2^{\circ}$ , Max payout would have been reached at **\$250'000**

No. Days Recorded Below  $-2^{\circ}$



Have any questions? Get in Touch!

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