



°CelsiusPro

# Frost Protect

Weather Certificate for Australian Farmers

## What Is a Frost Protect Weather Certificate?

The Frost Protect Weather Certificate is a multi-cover certificate, which uses cumulative frost and frost day certificates to protect your income from **Flowering and Stem Frosts within the same cover**.

It is split into two structures:

- **Structure One** covers Flowering Frosts using HDD Tmin (cumulative Frost Certificate) with a threshold of 0°
- **Structure Two** covers Stem frost using your choice of either a Frost Day certificate with a threshold of -2°, or a HDD Tmin Cumulative Certificate with a threshold of -2°.

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

Once the parameters have been set, the Frost Protect Weather Certificate pays according to each of the structures.

## Key Features

- Peril: **Flowering & Stem Frosts** paid on a cumulative per degree 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° over multiple days his wheat will suffer a Flowering Frost - heavily reducing his yield. The grower decided to take out a Cumulative Frost Certificate for flowering frosts.

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

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

**Strike:** 2 cumulative degrees

**Tick** \$50'000 (the amount paid per degree)

**Premium:** \$22'587(9%)

### Payout Calculation

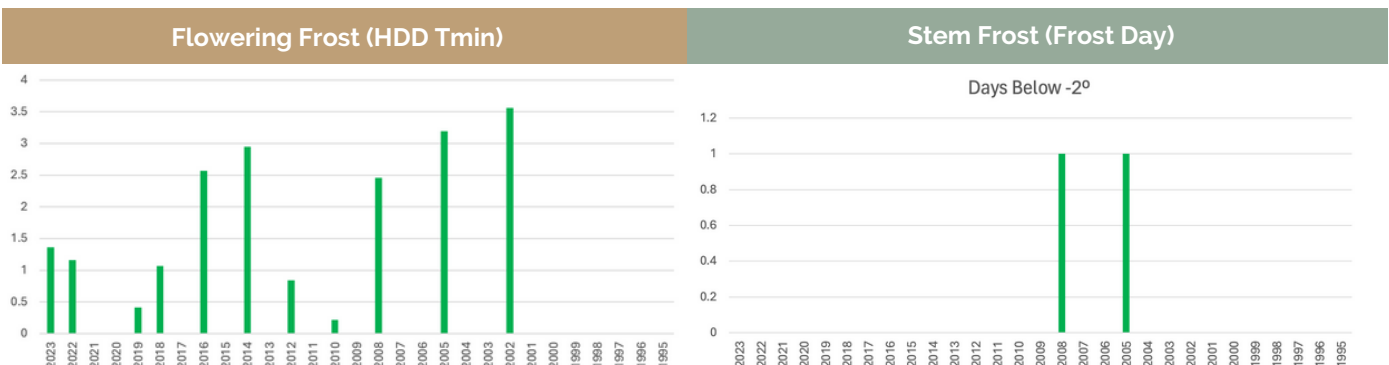
A payout is calculated via this formula: The sum of the degrees recorded below the threshold, minus the Strike, multiplied by the Tick.

## Notable Historical Payouts

**2002:** the sum of degrees below 0° was 3.56, the payout is  $3.56 - 2 \times \$50'000 =$  **\$78'000**

**1965:** the sum of degrees below 0° was 5.37, the payout is  $5.37 - 2 \times \$50'000 =$  **\$166'000**

**1933 (not shown in chart):** the sum of degrees below 0° was 23.99, A Full payout of **\$250'000** would have been received.



Have any questions? Get in Touch!

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