



°CelsiusPro

Heat Stress

Weather Certificate for Australian Farmers

What Is a Heat Stress Weather Certificate?

The Heat Weather Certificate is technically known as a Cooling Degree Day Temperature Maximum Certificate (CDD Tmax). This is designed to compensate for losses as a result of heat.

Australian farmers purchase this certificate over anthesis, which is where plants are most susceptible to heat stress damage.

This certificate is most commonly applied to Canola, where sustained temperatures over 29.5° C will reduce yield. **A study found that each degree over this threshold corresponds to a 4% reduction in Yield for canola.**

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

Once the parameters have been set, the Heat Stress Weather Certificate pays per degree above a threshold.

Key Features

- Peril: **Heat Stress** 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 Conala grower in Moree NSW understands that over his 28-day anthesis window, each cumulated degree above 30° will correspond to a 4% loss of yield; in his case, that's \$40'000 on an expected \$1'000'000. He wants to cover a 50% reduction in yield caused by heat stress.

Risk Period: 15th August -11th September

Max Payout: \$500'000

Strike: 1 cumulative degrees

Tick \$40'000 (the amount paid per degree)

Premium: \$113'535 (11% of expected yield)

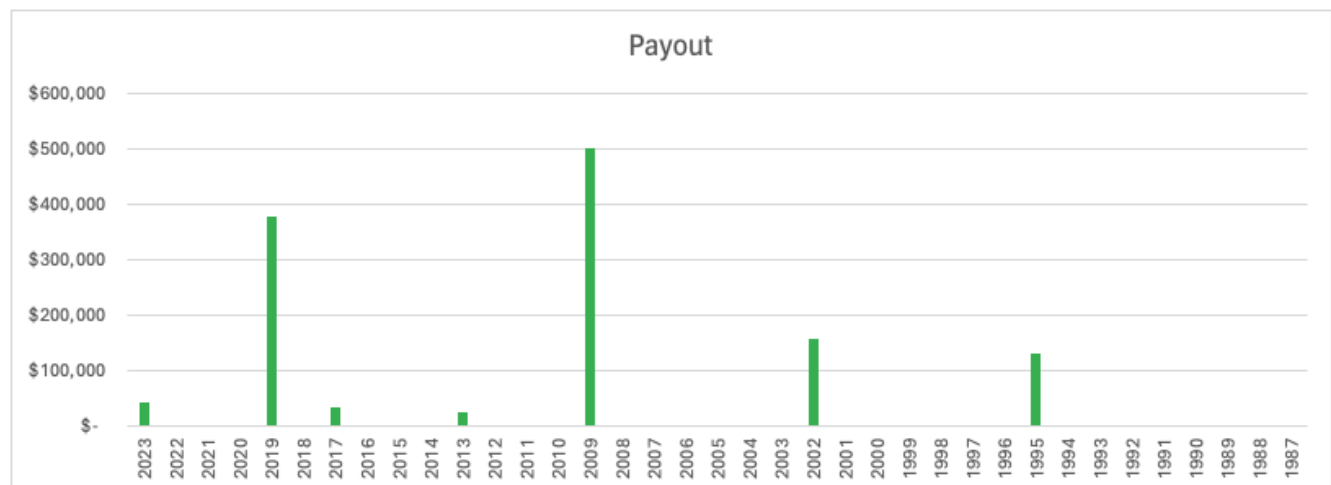
Payout Calculation

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

Notable Historical Payouts

2019: the sum of degrees above 30° was 9.44, the payout is $9.44 - 1 \times \$40'000 = \$377'600$

2019: the sum of degrees above 30° was 15.27, Maximum Payout of **\$500'000** was reached.



Have any questions? Get in Touch!

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