



°CelsiusPro

Cumulative Frost

Weather Certificate for Australian Farmers

What Is a Cumulative Frost Weather Certificate?

The Cumulative Frost Weather Certificate, technically known as, a Heating Degree Day Temperature Minimum Certificate (HDD Tmin). This is designed to compensate for losses as a result of frost or sustained periods where temperatures drop below 0°.

Australian Farmers purchase this certificate over anthesis, where plants are most susceptible to frost damage.

This certificate can be applied to both:

- **Flowing Frosts and,**
- **Stem Frosts.**

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 degree below a threshold. For Flowering Frosts the threshold is 0° and for Stemfrost it is -2° over the risk period. Take a look at the example below:

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.

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.

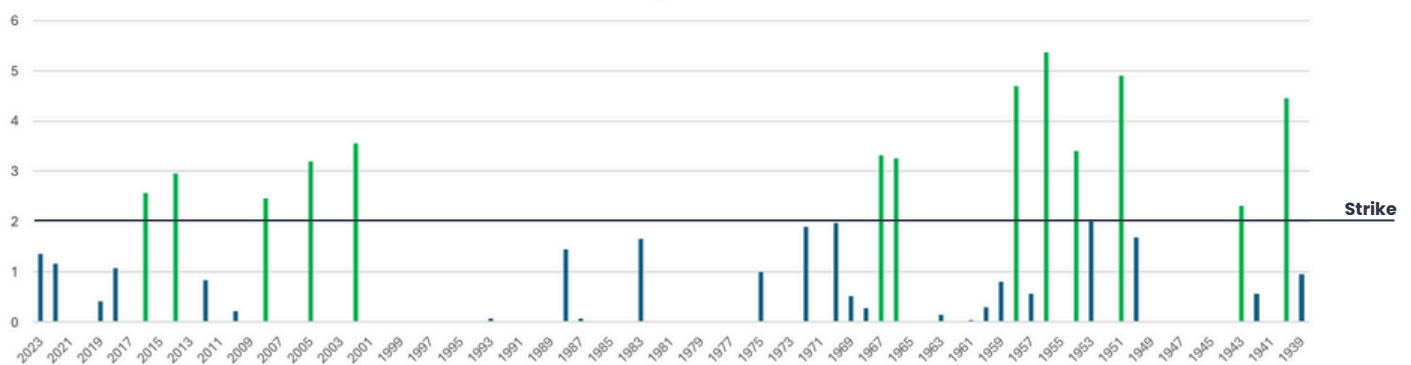
Notable Historical Payouts

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.

Index - Cumulative degrees recorded below 0°



Have any questions? Get in Touch!

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