

# Hurricane Preparedness and Recovery Guide for Farmers and Crop Insurance Professionals



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Hurricanes have posed significant challenges to the agricultural sector, particularly for farmers who have large-scale losses, often towards the end of the crop season before or during harvest. As input prices continue to rise and margins narrow, the need for comprehensive preparedness and effective risk management strategies has never been more critical. Use this guide for best practices for hurricane preparedness and response, tailored specifically for those in the agricultural production industry.

We will explore a range of topics essential for safeguarding your agricultural investments against the devastating impacts of hurricanes. From understanding the intricacies of crop insurance products designed to mitigate financial losses to the importance of meticulous document retention and maintaining up-to-date emergency contact lists, this paper serves as a vital resource for proactive disaster management.

Additionally, we will delve into the processes of disaster documenting and reporting, ensuring that farmers and insurance professionals can efficiently navigate the aftermath of a hurricane. Furthermore, we will highlight available recovery programs and loan options that can aid in the rebuilding process, providing a pathway to resilience and sustainability.

By equipping farmers and crop insurance professionals with the knowledge and tools necessary to prepare for and respond to hurricanes, this guide seeks to foster a more resilient agricultural community, capable of withstanding the challenges posed by these formidable natural events.



## PLANNING FOR WEATHER EMERGENCIES

Proactive planning is key to minimizing the impact of hurricanes on agricultural operations. This section offers practical tips for preparing for weather emergencies, including reviewing insurance policies, securing important documents and ensuring food and water safety. By implementing these strategies, farmers can enhance their resilience and protect their livelihoods against future storms.

Before a storm, farmers should secure the following important documents to ensure they have the necessary information for insurance claims, disaster assistance and recovery efforts:

- **Farm records:** Detailed records of farm operations, including planting schedules, crop types and yields.
- **Insurance policies:** Copies of crop insurance policies, including any endorsements like the Hurricane Insurance Protection — Wind Index (HIP-WI) Endorsement.
- **Summary of coverage:** Documents detailing the amount of insurance selected, insured acres and any elected options or endorsements.
- **Production records:** Historical data on crop yields and production levels.
- **Receipts and invoices:** Proof of purchase for equipment, seeds, fertilizers and other farm inputs.
- **Herd inventory:** Detailed records of livestock numbers, including identification tags and health records.
- **Financial statements:** Recent balance sheets, income statements and cash flow statements.
- **Loan documents:** Copies of any existing loan agreements and payment schedules.
- **Property deeds and titles:** Legal documents proving ownership of farm property and equipment.
- **Tax records:** Recent tax returns and any relevant tax documents.

Securing these documents in a waterproof and fireproof container, or storing digital copies in a secure cloud service, can help ensure they remain accessible and intact after a storm.

### Preparation tips

Farmers are encouraged to develop a comprehensive disaster preparedness plan that details actions to be taken before, during and after a storm. This plan should include contact information for crop insurance agents, the local USDA Service Center, and relief and emergency services.

It is essential to ensure food and safety measures are in place for everyone involved in the farming operations, as well as for pets and livestock. Consider the impact of prolonged power outages on food preservation and safety.

Prior to the storm, secure all equipment, particularly in-field irrigation structures and remove debris or large objects that could potentially harm crops, animals or structures. Additionally, capture photo or video evidence of current farm conditions, equipment and livestock to aid in documentation efforts.

## INSURANCE

Understanding your operations risk, and the insurance you use to cover those risks is key to preparing for the worst. Visit Gallagher's hurricane preparedness page [here](#) for businesses and personal property options. Ensure that in your conversations with your crop insurance agent you discuss the risks of tropical storms and hurricanes. A strong underlying MPC policy along with the Hurricane Insurance Protection — Wind Index (HIP-WI) Endorsement is critical for mitigating financial risks associated with storm damage. HIP-WI is an important product that can be leveraged so farmers can safeguard their investments and ensure continuity in their operations.

HIP-WI covers a portion of the deductible of the underlying crop insurance policy when the county, or adjacent county, is within the area of sustained hurricane-force winds from a named hurricane.

**Eligibility:** Requires an insurance policy under the basic provisions with the same provider, election of HIP-WI on or before the sales closing date, and compliance with all terms and conditions.

**Supplemental coverage:** Can be combined with the Supplemental Coverage Option (SCO) and the Stacked Income Protection Plan (STAX).

**Causes of loss:** Full value paid if a county is within the area of sustained hurricane-force winds; half value paid for tropical storms with sustained winds and significant precipitation.

A tropical storm endorsement is available (in most HIP-WI eligible states) to add to the HIP-WI to expand coverage to all named storms with 39-plus mph winds AND six (6) inches of rain (received over four days).

**Non-Insured Crop Disaster Assistance Program (NAP):** NAP is administered by the US Department of Agriculture's Farm Service Agency (FSA), and valuable for farmers growing specialty crops or those not covered by traditional crop insurance. In the event of a hurricane, NAP can be utilized to cover losses resulting from wind damage, flooding or other hurricane-related impacts, helping farmers recover financially and maintain their operations.



## DOCUMENTING AND REPORTING LOSSES

Precise documentation and prompt reporting of losses are crucial for obtaining disaster assistance and processing insurance claims.

This section offers strategies for effectively recording damages, maintaining comprehensive farm records, and reporting losses to appropriate agencies. Adhering to these guidelines enables farmers to simplify the claims process and accelerate recovery efforts.

### Documenting losses

- **Maintain detailed records:** Keep comprehensive records of all farm operations, including planting schedules, crop types, yields and livestock inventories. Regularly update these records to ensure accuracy.
- **Photographic evidence:** Take clear, time-stamped photographs or videos of any damages to crops, livestock, equipment and infrastructure. This visual evidence can be crucial for substantiating claims.
- **Organize financial documents:** Secure receipts, invoices and financial statements related to farm expenses and income. These documents help demonstrate the financial impact of the losses.
- **Inventory management:** Regularly update herd inventories and crop production records. Include identification tags for livestock and detailed descriptions of crop conditions.
- **Backup important documents:** Store digital copies of all important documents in a secure cloud service or external hard drive to prevent loss due to physical damage.

### Reporting losses

- **Timely notification:** Report losses to relevant agencies as soon as they are identified. Prompt reporting can expedite the claims process and ensure timely assistance.
- **Contact insurance agents:** Immediately inform your crop insurance agent about any losses. Provide them with all necessary documentation and follow their guidance on filing claims.
- **Utilize local resources:** Reach out to your local USDA Service Center for assistance in reporting losses. They can provide guidance on available programs and help navigate the reporting process.
- **Follow reporting protocols:** Adhere to the specific reporting requirements set by agencies like the USDA's Risk Management Agency (RMA). This may include submitting written reports within designated timeframes.
- **Keep copies of reports:** Retain copies of all loss reports and communications with agencies and insurance providers. This documentation can be useful for future reference and resolving any disputes.

By implementing these best practices, farmers can ensure that their documentation is thorough and their reporting is efficient, facilitating a smoother recovery process after a disaster.



## AVAILABLE PROGRAMS AND ASSISTANCE

A variety of programs are available to support farmers in the aftermath of a hurricane. This section outlines the disaster assistance programs offered by the Farm Service Agency (FSA) and the Natural Resources Conservation Service (NRCS), highlighting the technical and financial resources available for immediate and long-term recovery.

Understanding these programs can help farmers navigate the complexities of disaster relief and secure the support they need.

### Farm Service Agency (FSA) Programs

Farmers are required to operate in alignment with their CCC-902 Farm Operating Plan submitted to the FSA. It is crucial to conduct an annual review of this plan, particularly before significant events, to ensure its accuracy and relevance. The FSA relies on the CCC-902 as the foundational document for determining program eligibility and conducting operational reviews. To maintain eligibility for FSA programs and successfully navigate audits, farmers should ensure that their CCC-902 is current and precise.

**Emergency Conservation Program (ECP):** The ECP provides funding and technical assistance to farmers to rehabilitate farmland damaged by natural disasters like hurricanes or tropical storms. It is essential for restoring land to productive use, repairing fences, and removing debris, ensuring that agricultural operations can resume quickly and efficiently.

**Emergency Forest Restoration Program (EFRP):** EFRP assists private forest landowners in restoring forested areas damaged by natural disasters. This program is crucial for maintaining forest health and productivity, preventing soil erosion and supporting biodiversity, which can be severely impacted by storm events.

**Livestock Indemnity Program (LIP):** LIP offers financial compensation to livestock producers for livestock deaths caused by adverse weather conditions, including hurricanes. This program is vital for helping farmers recover from significant losses and sustain their operations during challenging times.

**Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish (ELAP):** ELAP provides financial assistance to cover losses and additional costs incurred due to hurricanes, such as transporting livestock to feed or hauling water. This support is critical for maintaining the health and welfare of animals and ensuring the continuity of agricultural production.

**Tree Assistance Program (TAP):** TAP aids orchardists and nursery tree growers in replanting or rehabilitating trees, bushes and vines damaged by natural disasters. This program is necessary for restoring production capacity and mitigating long-term economic impacts on growers.

### Natural Resources Conservation Service (NRCS) Programs

**Emergency Watershed Protection (EWP) Program:** EWP offers technical and financial assistance to address watershed impairments caused by hurricanes, such as flooding and erosion. It is essential for protecting life and property, conserving natural resources, and preventing further environmental degradation.

**Environmental Quality Incentives Program (EQIP):** EQIP provides financial and technical assistance for immediate needs and long-term support to implement conservation plans on cropland, rangeland and non-industrial forestland. EQIP is used to address concerns exacerbated by hurricanes including restoring livestock infrastructure, emergency animal mortality disposal, noxious and invasive plants and soil erosion solutions. This program is crucial for enhancing the resilience of agricultural operations, cost sharing for recovery projects, and promoting sustainable land management practices.

FSA and NRCS also often offer flexibility inside other programs after a disaster, such as flexible payment options, grazing allowances, extended signup opportunities and waivers to expedite program delivery.

For more information, [you can visit the Farm Service Agency Disaster Assistance Page](#).





## EMERGENCY LOANS

Emergency loans provide a critical financial resource for farmers and ranchers who have suffered losses due to natural disasters, including hurricanes. These loans, provided directly by the FSA, can be up to \$500,000 and are designed to help producers recover from production and physical losses, ensuring the continuity of their farming operations.

### Loan uses

Emergency loan funds can be utilized for various purposes, including:

- **Restoration or replacement:** Restoring or replacing essential property damaged by the disaster.
- **Production costs:** Covering all or part of production costs associated with the disaster year.
- **Family living expenses:** Paying essential family living expenses during the recovery period.
- **Reorganization:** Reorganizing the farming operation to adapt to post-disaster conditions.
- **Debt refinancing:** Refinancing certain debts to alleviate financial pressure.

### Eligibility requirements

To qualify for an emergency loan, applicants must meet the following criteria:

- **Location:** The farm must be located in a county declared a disaster area by the President or designated by the Secretary of Agriculture. Adjacent counties to the declared disaster county are also eligible.
- **Losses:** Applicants must demonstrate a loss of production below the normal yield or a physical loss to livestock, livestock products, real estate or personal property.
- **Credit history:** Applicants must have an acceptable credit history and be unable to receive credit from commercial sources.
- **Collateral:** Adequate collateral must be provided to secure the loan, with a first lien required on property or products acquired, produced or refinanced with loan funds.
- **Repayment ability:** Applicants must demonstrate the ability to repay the loan.
- **Application deadline:** Applications must be received within 8 months of the county's disaster or quarantine designation date.

Keeping and preserving acceptable records is crucial for eligibility. Preparing for document storage is critical during storm events.

For more information, including the application process, go to the USDA Farm Service Agency Emergency Farm Loans page [here](#).



### Fraud and identity theft warning

In the aftermath of disaster events, farmers must remain vigilant against fraud and identity theft, which can exacerbate the challenges of recovery. Scammers often exploit vulnerable situations, posing as relief workers or contractors to steal personal information or money. It's crucial to verify the credentials of anyone offering assistance and to safeguard sensitive information like Social Security numbers and bank account details. Be cautious of unsolicited requests for donations and check the legitimacy of charities through trusted resources. By staying alert and informed, farmers can protect themselves from fraudulent activities and focus on rebuilding their operations.

### CONCLUSION

By following the guidelines outlined in this guide, farmers and crop insurance professionals can better prepare for hurricanes, document and report losses effectively, and access the necessary programs and assistance for recovery. For more information, visit the USDA FSA and NRCS disaster recovery webpages and utilize available online resources and tools.

By equipping farmers and crop insurance professionals with the tools and knowledge outlined, we aim to foster a more resilient agricultural community capable of withstanding the challenges posed by hurricanes. Through effective preparedness, documentation and access to recovery resources, the agricultural sector can navigate the complexities of disaster management and emerge stronger in the face of adversity.



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