

# **MYTHS Vs. FACTS**

**COMMON MISCONCEPTIONS ABOUT  
WEATHER INSURANCE BENEFITS**



**VORTEX<sup>®</sup>**  
WEATHER INSURANCE



# ✓ WEATHER OR NOT... **VORTEX IT.**

**WEATHER CAN BE UNRELIABLE,  
BUT YOU CAN COUNT ON  
THIS SIMPLE GUIDE FOR  
CLARITY ABOUT HOW VORTEX  
WEATHER INSURANCE HELPS  
PROTECT EVENTS.**

---

## **MYTH #1: CLAIM PAYMENTS**

***“When it rains on my parade, I won’t get paid unless it’s canceled.”***

### **HERE’S THE TRUTH...**

Payout is based on the personalized, hyper-local policy terms created specifically for you, which take into account your event’s most profitable time(s), as well as the smallest amount of rain that would negatively affect the success of your event. If those terms are met, you get paid. In fact, Vortex has paid out over \$2.6 million since 2015.



## **MYTH #2:** **MEASUREMENT**

*“Rainfall is measured at an airport, which could be 30+ miles away from my event.”*

### **LET’S CATCH YOU UP...**

Vortex offers a hyper-local approach (measuring rainfall within a 2.5 mile radius around your event) and independent rainfall measurement methods to accurately measure rainfall at any given location in the continental United States.

---

## **MYTH #3: COST**

*“Weather insurance is too expensive.”*

### **IN REALITY...**

Rain insurance can be very affordable. Our team has years of experience in weather risk insurance and works with you to create a policy that fits your needs and your budget, while helping you understand the pricing.





## **MYTH #4:** **CATASTROPHIC EVENTS**

*“There has to be a major hurricane for my claim to be approved.”*

### **FORTUNATELY...**

Event cancellation policies and rain insurance policies are very different. Both offer elements of risk management but have very different claim triggers. Vortex rain insurance typically offers coverage for more common rain events vs. rare catastrophic events.

## MYTH #5: UNDERSTANDING

*“Weather insurance feels gimmicky.”*

### GOOD NEWS...

It's not. Even a little bit of bad weather can ruin your event and business's reputation. That's what we want to avoid. Our team tells all. When you work with us, we help you understand exactly what you're paying for and what you're insuring. It's full transparency from start to finish.



## VORTEX: IT'S A NO-RAINER

## MYTH #6: RAIN OR SHINE EVENTS

*“Our event is happening rain or shine, so why waste money on weather insurance?”*

### THAT'S GREAT BUT...

Even events that have a rain-or-shine policy can lose revenue through a lack of walk-up sales or concession sales. When creating a rain insurance plan, we strategically design parameters that will help protect your most profitable times—even with a rain-or-shine concept.

# MYTH #7: LOSS

*"It's gambling."*

## NOT EXACTLY...

Parametric rain insurance offers unique terms that allow a claim to be paid even if a 'loss' does not occur. Ultimately, rain insurance policies are designed to trigger when rainfall can most likely impact revenue.

A large, stylized 'V' logo in the background, filled with various weather-related icons: raindrops, snowflakes, and a sun. The logo is rendered in a lighter shade of blue against the dark blue background.

**VORTEX<sup>®</sup>**  
WEATHER INSURANCE

[VORTEXINSURANCE.COM](https://vortexinsurance.com)

---

**✓ WEATHER OR NOT...  
VORTEX IT.**