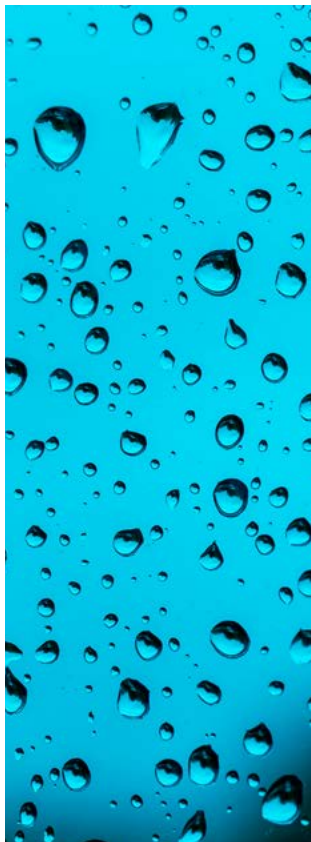




3 Weather Payout Stories You Can Share With Clients

How brokers are advising clients to leverage parametric weather coverage to protect events, venues, and coastal properties.



When weather hits at the wrong time, your clients feel it in attendance, revenue, and cash flow long before a traditional policy responds.

These three short case studies show how clients benefited from simple, trigger-based weather coverage that:

- Turned a rain-impacted PGA TOUR event into protected fundraising
- Saved a storm-soaked Texas weekend event from financial hardship
- Brought cash in quickly for a hurricane-impacted senior care facility while traditional claims were still in motion.

Each story follows the same pattern:

- What weather they were worried about
- How the trigger was set
- What happened when the weather hit
- What the payout allowed them to do

Use them as quick, concrete examples when a client says, "We really took it on the chin last time it rained/stormed."

Protecting a PGA TOUR Event's Fundraising When Rain Hits

DICK'S Sporting Goods Open
(PGA TOUR Champions)
Endicott, New York

Challenge

The DICK'S Sporting Goods Open relies heavily on strong attendance, on-course spending, and sponsor activations over a concentrated tournament week. A couple of poorly timed rain days can:

- Cut fan turnout and on-site sales
- Undermine sponsor value and activations
- Put pressure on charitable giving targets for Broome County Community Charities (BCCC)

The organizing team wanted a way to help protect fundraising and sponsor relationships if rain undermined key tournament hours - without adding complexity to their existing insurance program.

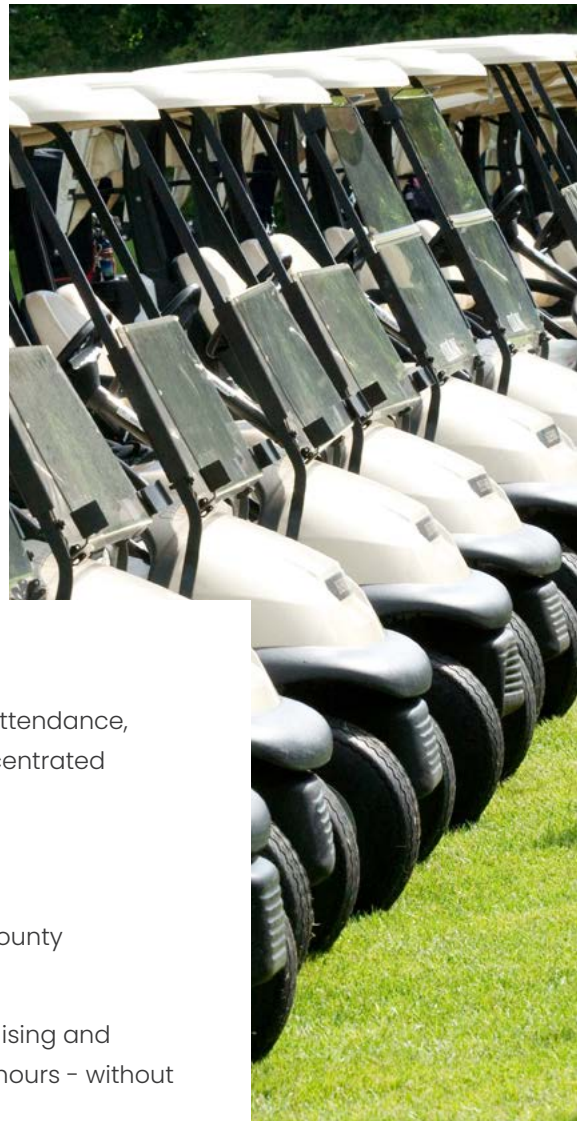
Solution: Hourly Rain Insurance, Built Around Event Hours

Working with their broker, the tournament team partnered with Vortex to add parametric rain coverage as a supplemental layer, designed specifically around the highest-stakes play windows.

Coverage was structured to:

- Focus on defined tournament days and key hours when attendance and sales matter most
- Use radar-measured precipitation at En-Joie Golf Course as the trigger
- Pay a defined amount if rainfall during those hours met or exceeded the agreed threshold

If that weather happened, the policy would respond with an automatic payout based on independent weather data—no loss adjustment or proof-of-loss paperwork.



Protecting a PGA TOUR Event's Fundraising When Rain Hits

DICK'S Sporting Goods Open
(PGA TOUR Champions)
Endicott, New York

What Happened When Weather Hit

In both 2023 and 2024, the tournament experienced rain on multiple days of play. In 2024, rain during critical weekend hours crossed the insured rainfall threshold and triggered the coverage, generating a payout at the time the event needed it most.

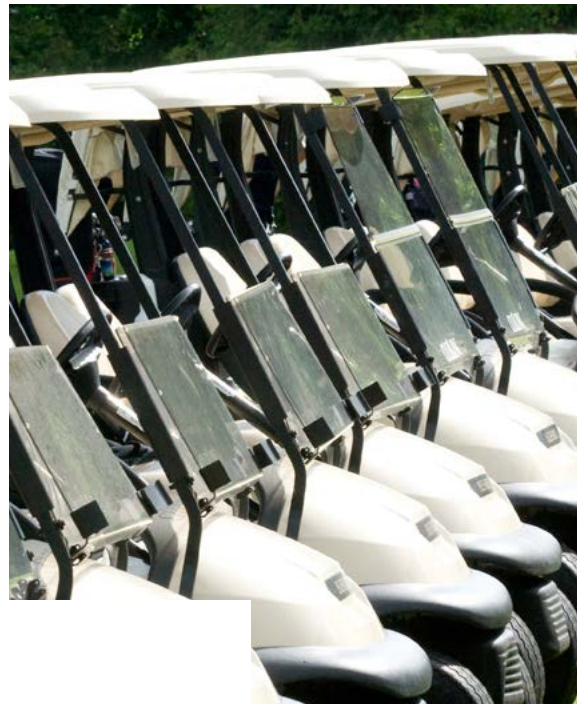
Outcome: Protecting Fundraising and Sponsor Confidence

A payout helped:

- Offset lost on-site revenue and added weather-related expenses
- Support charitable contributions as planned, despite adverse conditions
- Maintain sponsor confidence and fan experience, rather than letting a rain-impacted year derail fundraising momentum



Even though the tournament endured rainfall on multiple days, we were able to contribute fundraising dollars as planned. We look forward to continuing our partnership with the Vortex team for years to come."



Agent Takeaways:

- Build event coverage around the specific dates and hours when weather hurts most (tee times, fan windows, key sponsor activations).
- Use objective rainfall measurements at the course to keep the trigger simple and explainable
- Position parametric rain coverage as a way to help protect fundraising goals and sponsor relationships – not as a replacement for traditional coverage.

Saving a Storm Soaked Weekend Event in West Texas

The Coyote Store
Gail, Texas

Challenge

The Coyote Store hosts outdoor events where success depends on people showing up, buying tickets, food, and drinks. A washed-out day means sunk costs for talent, staff, and production - with little chance to recover that investment if weather keeps fans away.

For a key event, even a modest chance of rain posed a meaningful revenue risk. The venue wanted a simple way to help protect their event budget if a storm rolled through during showtime.

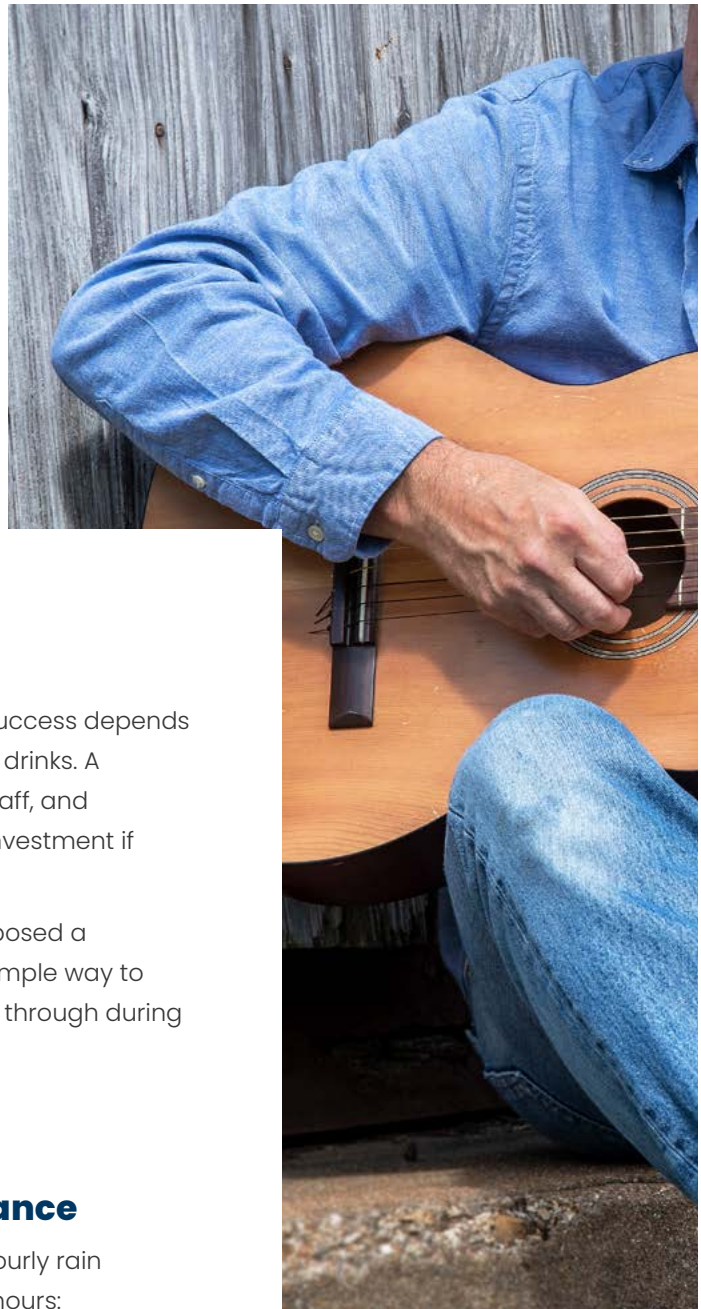
Solution: Single-Event Hourly Rain Insurance

Through their agent, The Coyote Store added hourly rain insurance, designed around their actual event hours:

Coverage was structured to:

- Run from noon to 11 p.m. on the event date
- Use radar-measured rainfall at the venue as the trigger
- Pay if rainfall during the coverage window exceeded 0.25 inches

If the recorded rainfall crossed that threshold, the policy would trigger an automatic payout.



Saving a Storm Soaked Weekend Event in West Texas

The Coyote Store
Gail, Texas



What Happened When Weather Hit

The forecast had shown only a 20% chance of rain. But during the event day, a storm developed and dropped more than an inch of rain between noon and 11 p.m. – far above the 0.25” insured threshold.

That objective rainfall reading triggered the coverage. The claim was processed and payment mailed within seven days, covering costs such as staff, performers, and logistics – a seamless, hassle-free experience that saved the event from financial hardship.

Outcome: Turning a Near-Total Loss Into a Managed Hit

A payout allowed The Coyote Store to:

- Cover key event expenses despite weather-driven attendance impacts
- Avoid an event-level financial loss that could have strained future programming
- Focus on customers and future bookings rather than absorbing a one-off weather hit

Agent Takeaways:

- **Customize policy thresholds based on local rainfall patterns and event stakes.**
- **Use parametric rain coverage to fill revenue gaps that traditional event or property policies don't touch.**
- **Offer seasonal and event-based businesses a clear, "if it rains this much, you receive this much" plan that can be explained in under two minutes.**

Bringing Cash In Fast After a Major Hurricane

Senior Care Facility
Tifton, Georgia

Challenge

The facility operates in a hurricane-exposed region where even a glancing storm can disrupt operations, impact occupancy, and strain cash flow. Traditional property coverage carries deductibles and exclusions – and even when it responds, payments can take weeks or months.

Leadership wanted a way to bring in cash quickly after a hurricane passes near their location, to help support operations and immediate needs while longer property claims were still being handled.

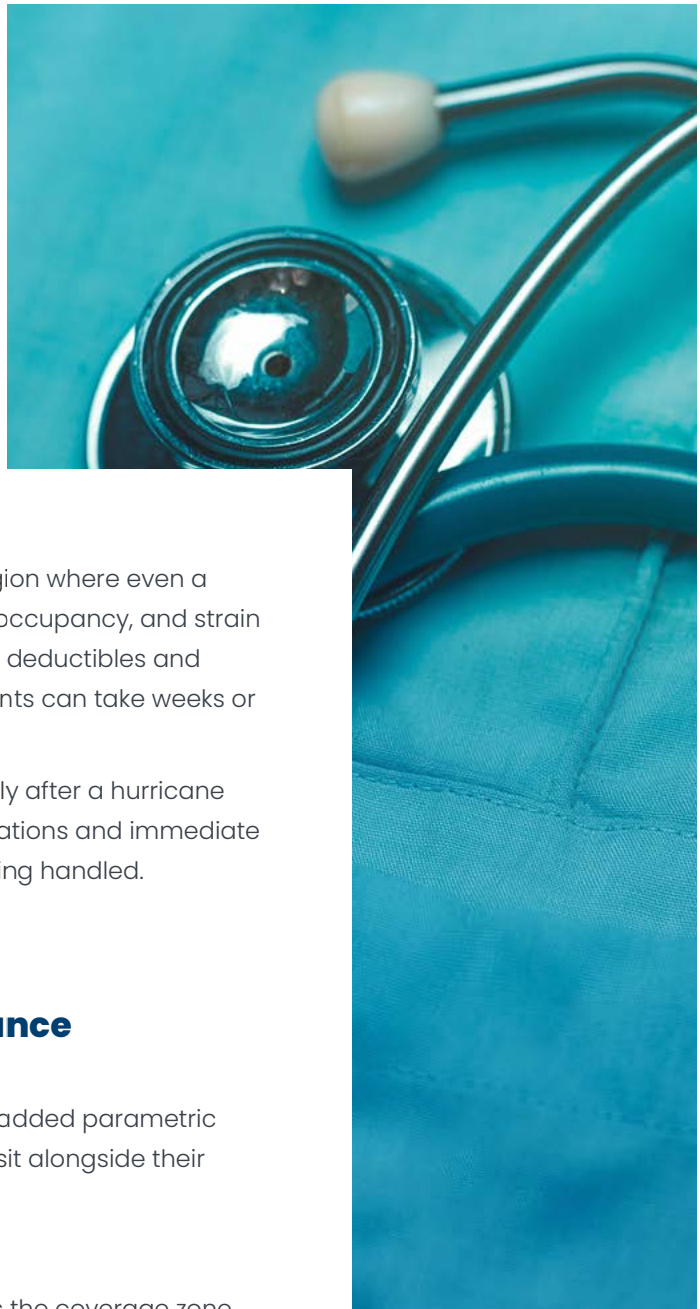
Solution: Supplemental Hurricane Insurance with Simple Triggers

Working with their agent and Vortex, the facility added parametric supplemental hurricane coverage designed to sit alongside their existing property program:

Coverage was structured to:

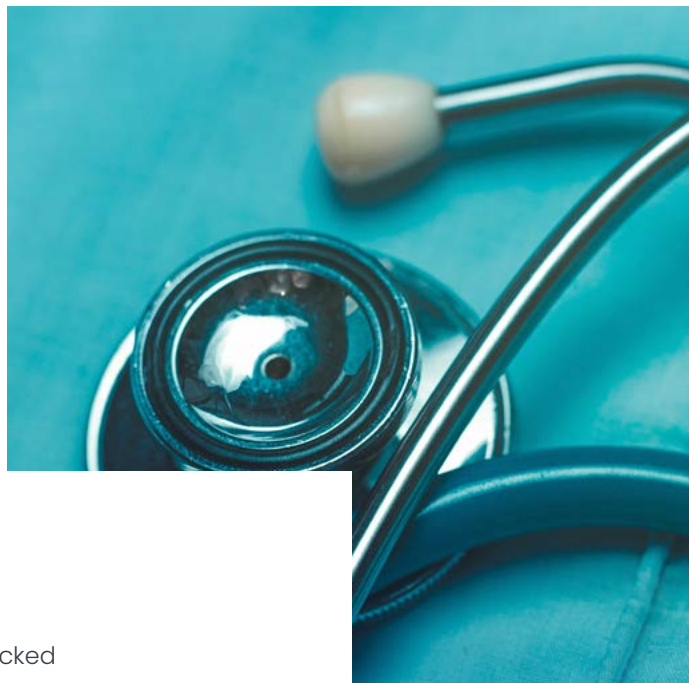
- Define a 30-mile radius around the facility as the coverage zone
- Apply to hurricanes across categories (1-5)
- Tie the payout amount to two objective factors:
 - The storm's Saffir-Simpson category
 - How close the NHC's official recorded storm track came to the insured location (e.g., within 30 miles)

If a named hurricane of the defined intensity tracked within the agreed radius, the policy would respond with a pre-defined payout, using independent storm data rather than loss adjustment.



Bringing Cash In Fast After a Major Hurricane

Senior Care Facility
Tifton, Georgia



Challenge

When Hurricane Helene, a Category 4 storm, tracked within 30 miles of the facility, it met the coverage trigger for a large payment.

Because the coverage was parametric, the payout was determined by storm data - not by a traditional adjustment process. The facility received 70% of its \$65,000 policy limit within about 30 days.

Outcome: Rapid Cash Flow Support When It Mattered Most

A payout allowed the facility to:

- Support staff and operations during a period of disruption
- Address urgent repairs and storm-related needs
- Avoid more drastic cuts or emergency measures while waiting on traditional claims

For the leadership team and their stakeholders, the coverage provided a clear, measurable way to bring in funds when a major storm passed nearby—even if physical damage and traditional coverage were still being evaluated.

Agent Takeaways:

- Use hurricane-track and intensity triggers to create a fast-responding supplemental layer around coastal and near-coastal properties.
- Position parametric hurricane coverage as a cash-flow bridge between “storm hits” and “property claim paid.”
- With senior care, hospitality, multi-family, and retail centers, emphasize continuity of operations and the ability to care for people and properties without waiting on lengthy adjustment cycles.

How to Use These Stories With Your Clients

These three examples give you a repeatable pattern you can drop into renewals, reviews, and new-business conversations:

Name the weather worry

- “What happens if your charity tournament gets rained on again?”
- “What if a storm wipes out your biggest concert weekend?”
- “If a hurricane tracks close to your facility, how do you keep operations and cash flow steady while you wait on property claims?”

Show how a simple trigger was set

- Rain thresholds during specific event hours
- Hurricane intensity and distance from a location
- Clear, measurable conditions tied to how the client actually feels the hit

Walk through what happened when the weather hit.

- “Here’s the actual rainfall / storm track.”
- “Here’s how the trigger was met.”
- “Here’s how quickly the payout came through.”

Connect the payout to what it allowed them to do next.

- Protect fundraising and sponsor value
- Cover event expenses and avoid losses
- Support operations, staff, and repairs while traditional coverage was still in motion

Simple Phrases You Can Reuse

When a client says:

“We really took it on the chin last time it rained / stormed.”

You can respond with:

“Let me show you what this looked like for someone like you—and how we could structure something similar.”

Or:

“If the weather does X in this window, your coverage responds with Y. That’s what these three examples show”

Where These Stories Fit Best

- **OUTDOOR & GOLF EVENTS:**
Charity tournaments, corporate outings, festivals, concerts
- **SEASONAL VENUES & ATTRACTIONS:**
Event venues, tracks, fairgrounds, outdoor stages
- **HURRICANE-EXPOSED PROPERTIES :**
Senior care, hospitality, condos, multi-family, retail centers

Use This Packet As:

A leave-behind in renewal and stewardship meetings

A quick walk-through during a coverage strategy review

A visual way to show boards, sponsors, and owners that you have a clear weather-specific tool in your kit

A couple of clear stories often beat a thick deck. These give you a fast way to move from “talking in theory” to showing exactly how parametric weather coverage can work in the real world.