

# HELP EL SALVADOR FARMERS & FAMILIES GET BACK ON THEIR FEET



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## WHAT IS INDEX BASED CLIMATE INSURANCE?

In countries where extreme rain and/or drought are common, farmers need to be insured against crop loss. Unfortunately, these insurance policies are usually very expensive and subjective, and are often unfair to farmers.

Extreme climatic events are becoming more frequent and are affecting farmers in places like El Salvador. Without adequate compensation, farmers have to cope by selling land and livestock, and by migrating to areas where they can work. With no means to improve production the following year, farmers find themselves locked in a cycle of struggle and poverty.

Index Based Climate Insurance uses objective, scientific models to monitor and determine if and when climate extremes are affecting crop production, and provides fast and fair compensation to those affected. Whenever NASA's weather monitoring detects drought or flood, money is given to farmers quickly and automatically, with no dispute and no delay.

CLWR has partnered with the University of Toronto, with research assistants hired from Universidad Luterana Salvadoreña (Salvadoran Lutheran University), to learn more and improve this type of insurance so that farmers in other parts of the world might benefit, too.



*Index Based Climate Insurance claims are triggered through real-time satellite data, which removes virtually all of the work on the part of the farmer when making a claim, something which is usually a significant barrier with traditional insurance and in navigating through illiteracy.*

# UNITED STATES

## WHAT IS CLIMATE CHANGE RESILIENCE?

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Climate change is accelerating, with events like drought, flooding and wildfires becoming more frequent. It is critically important that farmers can anticipate, prepare for and respond to such events.

By providing education and training in how to identify risks and to develop coping mechanisms, farmers will be better equipped to deal with the tough challenges they face, so that they can continue to farm effectively and successfully.

MEXICO

CUBA

BELIZE

HONDURAS

GUATEMALA

SAN SALVADOR

EL SALVADOR

NICARAGUA

## FOOD & FARMING CRISIS IN EL SALVADOR

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This is your compassion at work. Please give now and take direct action to provide lifesaving support for farmers in El Salvador.