

## Davis Regional Office — Davis, CA

Revised January 2015

# Grapes

## California

### Crop Insured

Grapes are insurable if the vines:

- Have reached the fourth growing season after being set out; or
- Have reached the third season after grafting for all varieties.

Many varieties of grapes are listed for each county.

You must insure all your acreage of a particular variety in a county at the same coverage level.

However, one variety can be insured and not another.

For example, you could insure all your Chardonnay and none of your Merlot vineyards.

### Counties Available

Grapes are insurable in Alameda, Amador, Calaveras, Colusa, Contra Costa, El Dorado, Fresno, Glenn, Kern, Kings, Lake, Madera, Marin, Mendocino, Merced, Monterey, Napa, Nevada, Riverside, Sacramento, San Benito, San Joaquin, San Luis Obispo, Santa Barbara, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Tulare, and Yolo counties. Grapes in other counties may be insurable by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

### Insurance Period

To insure the crop you plan to harvest this year, you must apply for coverage with a crop insurance agent before January 31. Insurance coverage begins in February for vineyards that haven't been insured before and ends the earlier of the date harvest ends or November 10.

### Important Dates

Sales Closing/Cancellation.....January 31, 2015  
Acreage Reporting.....May 15, 2015  
Premium Billing.....August 15, 2015  
Termination.....January 31, 2016

### Price Election

The price used to calculate your premium and Indemnity. Price elections vary by variety and County. Contact a crop insurance agent for current information.

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 85 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent							
	50	55	60	65	70	75	80	85
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop per county, regardless of the acreage.

## Loss Example

Assume 65-percent coverage, 100 percent price election of \$550 per ton, an average yield of 6 tons per acre, Chardonnay variety in San Joaquin county, and 100 percent share.

6	Ton average per acre
x 0.65	Coverage level percentage
3.9	Tons per acre guarantee
- 2.0	Tons per acre actually produced
1.9	Tons per acre loss
x \$550	Price election
<b>\$1045</b>	<b>Gross indemnity per acre</b>

Price used above is for example only. Contact a crop insurance agent for current information.

## Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at:

[www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

## Contact Us

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