

Davis Regional Office — Davis, CA

Revised June 2015

Raisins

California

Crop Insured

All raisins of grape varieties are insurable if:

- They are designated as insurable raisins;
- Vineyards with north-south rows are laid by September 8;
- Vineyards with east-west rows are laid by September 20; and
- Vineyards with mechanically harvested raisins in east-west rows are laid down on a continuous tray by September 25.

Raisins are not insurable if they are mechanically harvested raisins laid on a continuous tray unless the canes are severed at least 10 days prior to the time the raisins are laid on trays.

Counties Available

Raisins are insurable in Fresno, Kern, Kings, Madera, Merced, Stanislaus, and Tulare counties. Raisins 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

Insurance is provided only against unavoidable loss of production resulting from rain while the raisins are on trays.

Insurance Period

Insurance coverage begins at the time the raisins are placed on trays for drying and ends with the earliest occurrence of one of the following:

- October 20;
- The date the raisins are removed from the trays;
- The date the raisins are removed from the vineyard;
- Total destruction of all raisins on a unit;
- Final adjustment of a loss on a unit; or
- Abandonment of the raisins.

Important Dates

Sales Closing/Cancellation	July 31, 2015
Acreage Reporting	July 31, 2015
Premium Billing	April 1, 2016
Termination	July 31, 2016

Coverage Levels and Premium Subsidies

An individual insurance amount for a unit is determined by multiplying the insured tonnage by the reference maximum dollar amount, by the coverage level percentage you elect, and by your share. Coverage levels range from 50 to 75 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
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

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.

Reconditioning Payment

A reconditioning payment, based on the actual weight, will be made if the insured raisin production is:

- Damaged by rain within the insurance period;
- Reconditioned by washing with water and then drying; and
- Insured at a coverage level greater than CAT.

Loss Example

Assume 75-percent coverage, and 100-percent share. The amount of a claim is determined by the loss of insured tons. A claim can be filed whenever the value-to-count falls short of the amount of insurance you select.

Total Amount Claimed

\$ 124,106	Total insurance amount
x 0.75	Coverage level percentage
\$ 93,080	Adjusted insurance amount
- \$ 49,425	Adjusted total value-to-count
\$ 43,655	Loss on insured tons
x 100	Insured share/interest
\$ 43,655	Total indemnity claim

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.

Contact Us

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Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/ca_rso/.

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