

## Davis Regional Office — Davis, CA

Revised January 2015

# Table Grapes

## California

### Crop Insured

Table Grapes are insurable if:

- The vineyards are in at least their fourth growing season after set out, their third season after grafting; or
- The vineyards have produced at least 150 lugs per acre.

All varieties of table grapes can be insured. 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 of your Ruby Seedless and none of your Thompson Seedless vineyards.

### Counties Available

Table grapes are insurable in Fresno, Imperial, Kern, Kings, Madera, Riverside, San Bernardino, San Joaquin, and Tulare counties. Table grapes in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire, unless weeds and undergrowth are not controlled;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife, unless recommended wildlife control measures have not been taken.

### Insurance Period

You must apply for coverage with a crop insurance agent before January 31 to insure the crop you plan to harvest that year. Insurance coverage begins in

February for vineyards insured for the first time and ends with the earliest occurrence of one of the following:

- End of harvest; or
- Date specified by variety in the special provisions of insurance.

### Important Dates

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

### Coverage Levels and Premium Subsidies

The guarantee is production measured in lugs of grapes. Individual insurance amounts are based on your production history. Your approved average yield is calculated from 4 to 10 years of production records you provide to your insurance agent. 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					
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.

### Price Election

The price used to calculate an indemnity. Price elections vary by variety and county.

## Loss Example

Assume 65-percent coverage, Thompson Seedless variety in Fresno county, an average yield of 700 lugs per acre, and 100 percent share.

	700	Lugs
x	0.65	Coverage level percentage
	455	Lugs per acre guarantee
-	200	Lugs per acre actually produced
	255	Lugs per acre loss
x	\$9.45	Price election
	<b>\$2,409.75</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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