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 Diego, 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, 2018
Acreage Reporting....................May 15, 2018
Premium Billing.........................August 15, 2018
Termination..............................January 31, 2019

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.

<table>
<thead>
<tr>
<th>Item</th>
<th>Coverage Level</th>
<th>Premium Subsidy</th>
<th>Your Premium Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Item</td>
<td>50</td>
<td>55</td>
<td>60</td>
</tr>
<tr>
<td>Percent</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
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.

\[
\begin{align*}
&\text{6 Ton average per acre} \\
&\times 0.65 \quad \text{Coverage level percentage} \\
&= 3.9 \quad \text{Tons per acre guarantee} \\
&- 2.0 \quad \text{Tons per acre actually produced} \\
&= 1.9 \quad \text{Tons per acre loss} \\
&\times 550 \quad \text{Price election} \\
&\text{Price used above is for example only. Contact a crop insurance agent for current information.} \\
\end{align*}
\]

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 www.rma.usda.gov/tools/agent.html.

Contact Us
USDA/RMA
Davis Regional Office
430 G Street, #4168
Davis, CA 95616
Telephone: (530) 792-5870
Fax: (530) 792-589
Email: rsoca@rma.usda.gov