

# Springfield Regional Office — Springfield, IL

Revised October 2016

## Grapes Michigan, Ohio

### Crop Insured

You can insure grapes if they are:

- Grown for wine, juice, raisins, or canning;
- Grown in a vineyard that is considered acceptable by the Risk Management Agency;
- Grown on acreage which produced an average of at least 2.0 tons per acre in at least one of the previous three crop years;
- Grown on acreage which has reached the number of growing seasons designated in the Special Provisions of Insurance.

### Counties Available

**Michigan** - Berrien, Cass, Kalamazoo, and Van Buren counties.

**Ohio** - Ashtabula, Lake, and Lorain counties.

### Causes of Loss

You are protected against the following:

- Adverse weather;
- Earthquake;
- Failure of the irrigation water supply;
- Fire, unless you have not controlled weeds and other undergrowth or if you have not removed pruning debris from the vineyard;
- Insect damage and/or plant disease, unless you have insufficiently or improperly applied pest or disease control measures;
- Volcanic eruption; or
- Wildlife.

### Insurance Period

For the first crop year, coverage begins the later of:

- 20 days after your application is received; or
- November 21, 2016.

For carryover policies, coverage begins on the day immediately following the end of the insurance period for the prior crop year.

Coverage ends at the earliest of:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- November 20, 2017.

### Important Dates

Sales Closing/Cancellation.....November 20, 2016  
Acreage Report.....January 15, 2017  
Production Report.....January 15, 2017

### Reporting Requirements

You must report all of your grape acreage, production, and any losses, when evident, to your insurance agent.

### Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 75-percent coverage level, the premium subsidy is 55 percent and your premium share is 45 percent of the base premium.

You may choose only one coverage level and price election for each grape type insured in the county.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Share	33	36	36	41	41	45

### Price Elections

A price election is the price you are paid per ton if you have a loss. This is based on the percentage of the maximum price election you choose.

### Production Guarantees

Your Production Guarantee is the approved yield

per acre multiplied by the coverage level percentage you chose. Yields are based on actual production history (APH) records reported to your insurance agent.

### Coverage Options

**Catastrophic Coverage (CAT)** - Pays 50 percent of your average yield and 55 percent of the price.

### Loss Example

Assume a 75-percent coverage level, a 100-percent price election of \$280.00, and an approved yield of 6.0 tons per acre with 0.667 share.

6.0	Tons per acre approved yield
x 0.75	Coverage level
4.5	Tons per acre guarantee
x 10	Acres
45	Tons guarantee
45	Tons guarantee
- 25	Tons actual production
20	Tons loss
x \$280	Price election
\$5,600	Loss
x 0.667	Share
<b>\$3,735</b>	<b>Final payment</b>

Unharvested losses will be calculated using your price election minus the harvest cost amount shown in the Actuarial Documents. The harvest cost for Michigan and Ohio is \$35 per ton.

### 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](http://www.rma.usda.gov/tools/agent.html).

### Contact Us

USDA/RMA  
 Springfield Regional Office  
 3500 Wabash Avenue  
 Springfield, IL 62711  
**Phone:** (217) 241-6600  
**Fax:** (217) 241-6618  
**Email:** [rsoil@rma.usda.gov](mailto:rsoil@rma.usda.gov)

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