**Crop Insured**

You can insure grapes if they are:
- Grown for wine, juice, raisins, or canning;
- That are grown in a vineyard that is considered acceptable by RMA;
- Grown on acreage which produced an average of at least 2.0 tons per acre in at least 1 of the previous 3 crop years; and
- 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:
- Twenty days after your application is received; or

For carryover policies, coverage begins:
- 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, 2018.

**Important Dates**

- Sales Closing/Cancellation……..November 20, 2017
- Acreage Report…………………..January 15, 2018
- Production Report………………..January 15, 2018

**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.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50  55  60  65  70  75</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67  64  64  59  59  55</td>
</tr>
<tr>
<td>Your Share</td>
<td>33  36  36  41  41  45</td>
</tr>
</tbody>
</table>

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

**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.

\[
\begin{align*}
6.0 \text{ Tons per acre approved yield} & \times 0.75 \text{ Coverage level} = 4.5 \text{ Tons per acre guarantee} \\
4.5 \text{ Tons per acre guarantee} & \times 10 \text{ Acres} = 45 \text{ Tons guarantee} \\
45 \text{ Tons guarantee} & - 25 \text{ Tons actual production} = 20 \text{ Tons loss} \\
20 \text{ Tons loss} & \times $245 \text{ Price election} = $4,900 \text{ Loss} \\
$4,900 \text{ Loss} & \times 0.667 \text{ Share} = $3,268 \text{ Final payment}
\end{align*}
\]

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

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USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (toll-free customer service), (800) 877-8339 (local or federal relay), (866) 377-8642 (relay voice users).