



United States Department of Agriculture  
Risk Management Agency

October 2009

## 2010 COMMODITY INSURANCE FACT SHEET

# Grapes

## New York

### Crop Insured

Grape varieties grown for wine or juice are insurable if the vines have (1) reached the fourth growing season after being set out for all Native varieties, fifth growing season for all Hybrid varieties, and seventh growing season after being set out for all Vinifera varieties, and (2) produced an average of 2 tons per acre in at least one of the three most recent crop years. Varieties and price elections are listed on the back of this sheet.

### Counties Available

Cattaraugus, Chautauqua, Erie, Niagara, Ontario, Schuyler, Seneca, Steuben, Suffolk, Ulster, Wayne, Yates.

*Vinifera* varieties are now insurable in Ontario, Schuyler, Seneca, Steuben, Suffolk, and Yates counties.

Grapes in other counties may be insurable by individual written agreement if specific criteria are met. Contact an agent for more details.

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
Fire  
Insects and plant disease<sup>2</sup>  
Wildlife

<sup>1</sup>Natural perils such as hail, frost, freeze, wind, drought, excess moisture, etc. <sup>2</sup>Damage due to insufficient or improper application of control measures is not covered.

Note: The policy does **not** cover inability to market the crop unless caused by damage from an insurable peril.

### Insurance Period

Coverage begins on November 21, 2009, and ends the earliest of: (1) total destruction of the grapes, (2) harvest of the crop, (3) final adjustment of a claim, (4) abandonment of the vineyard, (5) November 20, 2010

### Reporting Requirements

**Acreage Report**—An acreage report is due to your agent by the date shown below under Important Dates to include all acreage (insurable and uninsurable) by type in which you have a share.

### Notice of Claim

- If crop damage occurs, you must give notice within 72 hours of initial discovery of damage
- If crop is damaged during growing season and you previously gave notice, you also must provide notice at least 15 days before beginning harvest if you intend to claim an indemnity
- If crop will not be harvested, you must give notice within 3 days of the date harvest should have started.

**Production Report**—Required by date shown above and must include a production report for the previous year, number and ages of bearing vines, any changes that may adversely impact yield potential (vine damage or removal, change in cultural practices), and other information as required by the policy.

### Important Dates

Sales Closing .....	November 20, 2009
Production Report Due .....	January 31, 2010
Acreage Report Due .....	January 31, 2010
Premium Billing .....	September 15, 2010

### Price Elections

Price elections are posted on the RMA Web site at: <http://www3.rma.usda.gov/apps/pricesinquiry/>

Coverage levels and price election percentages may vary by grape type. The prices shown below will be used to calculate premium and indemnity:

Type	Insurable Native Varieties	Price/ Ton
199	Niagara	\$230
200	Concord	\$205
511	Catawba	\$235
512	Elvira	\$175
513	Dutchess	\$310
514	Isabella	\$390
515	Diamond	\$345
520	Delaware	\$295
573	Ives	\$340
574	Golden Muscat	\$295
577	Labrusca	\$160
510	All Other Natives	\$175

Type	Insurable Hybrid Varieties	Price/ Ton
209	Chambourcin	\$835
516	Traminette	\$930
551	Baco Noir	\$515
552	Geneva Red 7	\$440
553	Dechaunac	\$405
554	Rosette	\$355
556	Seyval Blanc	\$510
557	Vignoles	\$695
558	Aurore	\$270
559	Cayuga White	\$510
561	Vidal Blanc	\$550
562	Vincent	\$580
563	Chardonel	\$635
564	Cascade	\$315
565	Leon Millot	\$540
566	Chancellor	\$585
567	Valvin Muscat	\$765
568	Castel	\$525
569	Colobel	\$600
575	Rougeon	\$425
578	Villard Blanc	\$765
579	Melody	\$440
580	Noiret	\$525
585	Chelois	\$610
586	St Vincent	\$405
587	Marechal Foch	\$575
588	Corot Noir	\$525
589	Landot Noir	\$525
550	All Other Hybrids	\$315

Type	Insurable Vinifera Varieties	Price/ Ton
015	Cabernet Franc	\$1,350
016	Cabernet Sauvignon	\$1,700
023	Chardonnay	\$1,195
037	Gamay	\$1,700
039	Gewurztraminer	\$1,525
051	Merlot	\$1,830
066	Pinot Blanc	\$1,435
067	Pinot Noir	\$1,540
081	Sauvignon Blanc	\$1,500
093	Riesling	\$1,415
098	Pinot Gris	\$1,500
099	Viognier	\$1,550
196	Syrah	\$1,580
376	Sangiovese	\$1,670
571	Dornfelder	\$1,345
572	Carmine	\$1,680
576	Muscat Ottonel	\$1,450
581	Lemberger	\$1,335
570	All Other Viniferas	\$1,195

## Coverage Levels and Premium Subsidies

Coverage level options range from 50 to 75 percent of your average yield and are subsidized as shown in the table below. As an example, an average yield of 4 tons per acre results in a guarantee of 2 tons per acre at the 50-percent coverage level.

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 (CAT) coverage is fixed at 50 percent of average yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium costs to you except for an administrative fee of \$300, regardless of the acreage.

## Loss Example

This example assumes 65-percent coverage level, *Vidal Blanc* variety, average yield of 4 tons per acre, and basic units.

	4	Tons
x	.65	Coverage level percentage
	2.6	Tons per acre guarantee
–	1.0	Tons production per acre
	1.6	Tons loss per acre
x	\$550	Price election ( <i>Vidal Blanc</i> )
	\$880	Indemnity
–	35	Estimated producer premium
	<b>\$845</b>	<b>Net indemnity per acre</b>

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