

United States Department of Agriculture Risk Management Agency

May 2011

# 2011 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

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, 2010, 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, 2011

# **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, 2010
Production Report Due	January 31, 2011
Acreage Report Due	January 31, 2011
Premium Billing	September 15, 2011

# **Price Elections**

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

<sup>&</sup>lt;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.

Туре	Insurable Native Varieties	Price/ Ton		
199	Niagara	\$215		
200	Concord	\$190		
511	Catawba	\$235		
512	Elvira	\$190		
513	Dutchess	\$320		
514	Isabella	\$400		
515	Diamond	\$355		
520	Delaware	\$300		
573	Ives	\$340		
574	Golden Muscat	\$295		
577	Labrusca	\$145		
510	All Other Natives	\$190		
Туре	Insurable Hybrid Varieties	Price/		
		Ton		
209	Chambourcin	\$800		
516	Traminette	\$930		
551	Baco Noir	\$530		
552	Geneva Red 7	\$465		
553	Dechaunac	\$415		
554	Rosette	\$345		
556	Seyval Blanc	\$535		
557	Vignoles	\$710		
558	Aurore	\$285		
559	Cayuga White	\$525		
561	Vidal Blanc	\$550		
562	Vincent	\$580		
563	Chardonel	\$640		
564	Cascade	\$310		
565	Leon Millot	\$550		
566	Chancellor	\$595		
567	Valvin Muscat	\$730		
	Castel			
568		\$460		
569	Colobel	\$605 \$440		
575 579	Rougeon			
578	Villard Blanc	\$730		
579	Melody	\$455		
580	Noiret	\$615		
585	Chelois	\$635		
586	St Vincent	\$395		
587	Marechal Foch	\$570		
588	Corot Noir	\$615		
589	Landot Noir	\$615		
550	All Other Hybrids	\$310		
Type	Insurable Vinifera Varieties	Price/ Ton		
015	Cabernet Franc	\$1,275		
016	Cabernet Sauvignon	\$1,655		
023	Chardonnay	\$1,180		
037	Gamay	\$1,655		
039	Gewurztraminer	\$1,510		
051	Merlot	\$1,810		
066	Pinot Blanc	\$1,425		
067	Pinot Noir	\$1,545		
081	Sauvignon Blanc	\$1,535		
093	Riesling	\$1,400		
098	Pinot Gris	\$1,510		
	Viognier	\$1,530		
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099 196				
196	Syrah	\$1,610		
196 376	Syrah Sangiovese	\$1,610 \$1,645		
196 376 571	Syrah Sangiovese Dornfelder	\$1,610 \$1,645 \$1,345		
196 376 571 572	Syrah Sangiovese Dornfelder Carmine	\$1,610 \$1,645 \$1,345 \$1,680		
196 376 571 572 576	Syrah Sangiovese Dornfelder Carmine Muscat Ottonel	\$1,610 \$1,645 \$1,345 \$1,680 \$1,460		
196 376 571 572	Syrah Sangiovese Dornfelder Carmine	\$1,610 \$1,645 \$1,345 \$1,680		

# **Coverage Levels and Premium Subsidies**

Coverage level options range from 50 to 85 percent of your average yield (5 percent increments) 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.

Cov Level%	50	55	60	65	70	75	80	85
Premium%	67	64	64	59	59	55	48	38
Your Prem%	33	36	36	41	41	45	52	62

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.

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

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