



United States Department of Agriculture
Risk Management Agency

October 2010

2011 COMMODITY INSURANCE FACT SHEET

Grapes

Pennsylvania

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 and the fifth growing season after being set out for all Hybrid 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

Grapes are insurable in Erie county but may be insurable in other counties by written agreement if specific criteria are met.

Note: *Vinifera* grapes are only insurable by individual written agreement. Contact an agent for more details.

Causes of Loss

Adverse weather conditions¹
Fire
Insects and plant disease²
Wildlife

¹Natural perils such as hail, frost, freeze, wind, drought, excess moisture, etc. ²Damage 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, 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

The prices shown below will be used to calculate premium and indemnity:

Type	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

Type	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	Chardonnay	\$640
564	Cascade	\$310
565	Leon Millot	\$550
566	Chancellor	\$595
567	Valvin Muscat	\$730
568	Castel	\$460
569	Colobel	\$605
575	Rougeon	\$440
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	\$1,665
023	Chardonnay	\$1,180
037	Gamay	\$1,665
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
099	Viognier	\$1,530
196	Syrah	\$1,610
376	Sangiovese	\$1,645
571	Dornfelder	\$1,345
572	Carmine	\$1,680
576	Muscat Ottonel	\$1,460
581	Lemberger	\$1,320
570	All Other Viniferas	\$1,180

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.

	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
-	\$33	Estimated producer premium
	\$847	Net indemnity per acre

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