



United States Department of Agriculture
Risk Management Agency

October 2011

2012 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, 2011, 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, 2012.

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, 2011
Production Report Due	January 31, 2012
Acreage Report Due	January 31, 2012
Premium Billing	August 15, 2012

Price Elections

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

Type	Insurable Native Varieties	Price/ Ton
199	Niagara	\$250
200	Concord	\$250
511	Catawba	\$270
512	Elvira	\$235
513	Dutchess	\$370
514	Isabella	\$445
515	Diamond	\$405
520	Delaware	\$355
573	Ives	\$385
574	Golden Muscat	\$340
577	Labrusca	\$220
510	All Other Natives	\$220

Type	Insurable Hybrid Varieties	Price/ Ton
209	Chambourcin	\$805
516	Traminette	\$945
551	Baco Noir	\$580
552	Geneva Red 7	\$520
553	Dechaunac	\$465
554	Rosette	\$380
556	Seyval Blanc	\$580
557	Vignoles	\$755
558	Aurore	\$335
559	Cayuga White	\$565
561	Vidal Blanc	\$610
562	Vincent	\$620
563	Chardonel	\$695
564	Cascade	\$355
565	Leon Millot	\$595
566	Chancellor	\$640
567	Valvin Muscat	\$750
568	Castel	\$520
569	Colobel	\$625
575	Rougeon	\$500
578	Villard Blanc	\$750
579	Melody	\$515
580	Noiret	\$575
585	Chelois	\$700
586	St Vincent	\$440
587	Marechal Foch	\$605
588	Corot Noir	\$575
589	Landot Noir	\$575
550	All Other Hybrids	\$270

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.

	6	Tons
x	.65	Coverage level percentage
	3.9	Tons per acre guarantee
-	1.0	Tons production per acre
	2.9	Tons loss per acre
x	\$250	Price election (<i>Vidal Blanc</i>)
	\$725	Indemnity
-	\$25	Estimated producer premium per acre
	\$700	Net indemnity per acre

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