



United States Department of Agriculture  
Risk Management Agency

October 2012

## 2013 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 and hybrid varieties, reached the seventh growing season after being set out for all Vinifera varieties; and
- 2) Produced an average of 2 tons per acre in at least 1 of the 3 most recent crop years. Varieties and price elections are listed on the back of this sheet.

### Counties Available

Grapes are insurable in Cattaraugus, Chautauqua, Erie, Niagara, Ontario, Schuyler, Seneca, Steuben, Suffolk, Ulster, Wayne, and Yates Counties.

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

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

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
 Failure of irrigation water supply<sup>2</sup>  
 Fire  
 Insects<sup>3</sup>  
 Plant disease<sup>3</sup>  
 Wildlife

<sup>1</sup>Natural perils such as hail, freeze, frost, drought, wind, and excess precipitation.

<sup>2</sup>If caused by an insured peril during the insurance period.

<sup>3</sup>Except for insufficient or improper application of control measures.

Note: The policy does **not** cover the inability to market the grapes for any reason other than actual physical damage from an insurable cause of loss.

### Insurance Period

Coverage begins on November 21 and ends the earliest of:

- 1) Total destruction of the crop;
- 2) Harvest of the crop;
- 3) Final adjustment of a claim;
- 4) Abandonment of the vineyard; or
- 5) November 20.

### Reporting Requirements

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

### Duties in the Event of Damage or Loss

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

### Important Dates

Sales Closing .....	November 20, 2012
Production Report Due .....	January 15, 2013
Acreage Report Due .....	January 15, 2013
Premium Billing .....	August 15, 2013

### 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.

Note: The price used to determine your indemnity on unharvested acreage will be the price election minus the harvest cost (\$35/ton).

Insurable Native Varieties	Price/Ton
Niagara	\$260
Concord	\$260
Catawba	\$320
Elvira	\$275
Dutchess	\$410
Isabella	\$480
Diamond	\$445
Delaware	\$355
Ives	\$410
Golden Muscat	\$375
Labrusca	\$255
All Other Natives	\$255

Insurable Hybrid Varieties	Price/Ton
Chambourcin	\$820
Traminette	\$940
Baco Noir	\$605
Geneva Red 7	\$565
Dechaunac	\$500
Rosette	\$395
Seyval Blanc	\$615
Vignoles	\$735
Aurore	\$380
Cayuga White	\$590
Vidal Blanc	\$640
Vincent	\$640
Chardonnay	\$750
Cascade	\$320
Leon Millot	\$630
Chancellor	\$675
Valvin Muscat	\$705
Castel	\$565
Colobel	\$650
Rougeon	\$525
Villard Blanc	\$755
Melody	\$545
Noiret	\$565
Chelois	\$755
St Vincent	\$470
Marechal Foch	\$640
Corot Noir	\$565
Landot Noir	\$565
All Other Hybrids	\$320

Insurable Vinifera Varieties	Price/Ton
Cabernet Franc	\$1,235
Cabernet Sauvignon	\$1,665
Chardonnay	\$1,190
Gamay	\$1,665
Gewurztraminer	\$1,535
Merlot	\$1,805
Pinot Blanc	\$1,470
Pinot Noir	\$1,600
Sauvignon Blanc	\$1,650
Riesling	\$1,375
Pinot Gris	\$1,580
Viognier	\$1,630
Syrah	\$1,750
Sangiovese	\$1,685
Dornfelder	\$1,275
Carmine	\$905
Muscat Ottonel	\$1,550
Lemberger	\$1,305
All Other Viniferas	\$905

## 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. For example, an average actual production history (APH) yield of 4 tons per acre results in a guarantee of 2 tons per acre at the 50-percent coverage level.

Item	Percent							
	50	55	60	65	70	75	80	85
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

Catastrophic risk protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$300, regardless of the acreage.

## Loss Example

Assume Concord variety with an approved yield of 6 tons per acre, 65-percent coverage level, 100-percent share, and a one-acre basic unit.

6	Approved Yield per acre
x .65	Coverage level
3.9	Acre guarantee
- 1.0	Production-to-Count
2.9	Loss per acre
x \$260	Price election ( <i>Concords</i> )
\$754	Indemnity per acre
- \$28	Estimated Premium
<b>\$726</b>	<b>Indemnity/Acre</b>

## Regional Contact

### USDA/Risk Management Agency

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