

Raleigh Regional Office — Raleigh, NC

Revised October 2014

Grapes

New York

Crop Insured

Grape varieties grown for wine or juice are insurable if the vines have:

- Reached the fourth growing season after being set out for all native and hybrid varieties, and reached the fifth growing season after being set out for all Vinifera varieties; and
- Produced an average of 2 tons per acre in at least 1 of the 3 most recent crop years.

Counties Available

See New York actuarial documents at webapp.rma.usda.gov/apps/actuarialinformation/browser2014/cropcriteria.aspx for insurable counties. Grapes in other counties, including Vinifera grapes, may be insurable by written agreement if specific criteria are met. Contact an insurance agent for more details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions, including hail, frost, freeze, wind, drought, and excess precipitation;
- Failure of irrigation water supply if caused by an insured peril during the insurance period;
- Fire caused by an insured peril during the insurance period;
- Insect damage and plant disease except for insufficient or improper application of control measures; or
- Wildlife.

Insurance Period

Coverage begins on November 21 and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a claim
- Abandonment of the crop or
- November 20.

Important Dates

Sales Closing Date November 20, 2014
 Production Report Date January 15, 2015
 Acreage Report Date January 15, 2015
 Premium Billing Date August 15, 2015

Duties in the Event of Damage or Loss

Notice of Loss - If a loss occurs notify your crop insurance agent:

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

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.

| Item | Percent | | | | | | | |
|--------------------|---------|----|----|----|----|----|----|----|
| 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.

Price Elections

Coverage levels and price election percentages may vary by grape type. The prices shown below are used to calculate premium and indemnity. The price used to determine your indemnity on unharvested acreage is the price election minus the harvest cost (\$35/ton).

| Insurable Native Varieties | Price/Ton |
|----------------------------|-----------|
| Niagara | \$280 |
| Concord | \$280 |
| Catawba | \$320 |
| Elvira | \$285 |
| Dutchess | \$415 |
| Isabella | \$470 |
| Diamond | \$460 |
| Delaware | \$370 |
| Ives | \$405 |
| Golden Muscat | \$375 |
| Labrusca | \$250 |
| All Other Natives | \$250 |

| Insurable Hybrid Varieties | Price/Ton |
|----------------------------|-----------|
| Chambourcin | \$765 |
| Traminette | \$860 |
| Baco Noir | \$575 |
| Geneva Red 7 | \$585 |
| Dechaunac | \$490 |
| Rosette | \$405 |
| Seyval Blanc | \$605 |
| Vignoles | \$705 |
| Aurore | \$380 |
| Cayuga White | \$565 |
| Vidal Blanc | \$625 |
| Vincent | \$605 |
| Chardonel | \$750 |
| Cascade | \$285 |
| Leon Millot | \$630 |
| Chancellor | \$675 |
| Valvin Muscat | \$710 |
| Castel | \$610 |
| Colobel | \$625 |
| Rougeon | \$530 |
| Villard Blanc | \$700 |
| Melody | \$535 |
| Noiret | \$575 |
| Chelois | \$785 |
| St Vincent | \$470 |
| Marechal Foch | \$640 |
| Corot Noir | \$575 |
| Landot Noir | \$575 |
| All Other Hybrids | \$285 |

| Insurable Vinifera Varieties | Price/Ton |
|------------------------------|-----------|
| Cabernet Franc | \$1,175 |
| Cabernet Sauvignon | \$1,615 |
| Chardonnay | \$1,155 |
| Gamay | \$1,615 |
| Gewurztraminer | \$1,470 |
| Merlot | \$1,770 |
| Pinot Blanc | \$1,395 |
| Pinot Noir | \$1,600 |
| Sauvignon Blanc | \$1,650 |
| Riesling | \$1,295 |
| Pinot Gris | \$1,575 |
| Viognier | \$1,645 |
| Syrah | \$1,775 |
| Sangiovese | \$1,695 |
| Dornfelder | \$1,200 |
| Carmine | \$1,155 |
| Muscat Ottonel | \$1,535 |
| Lemberger | \$1,375 |
| All Other Viniferas | \$1,155 |

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 0.65 | Coverage level |
| 3.9 | Acre guarantee |
| - 1.0 | Production-to-count |
| 2.9 | Loss per acre |
| x \$280 | Price election (<i>Concords</i>) |
| \$812 | Indemnity per acre |

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: www3.rma.usda.gov/apps/agents/.

Contact Us

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