

## Raleigh Regional Office — Raleigh, NC

Revised October 2017

# 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 two tons per acre in at least 1 of the 3 most recent crop years.

### Counties Available

See the actuarial documents at [webapp.rma.usda.gov/apps/actuarialinformationbrowser/](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/) for insurable counties. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact a crop 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, 2017  
 Acreage Reporting Date ..... January 15, 2018  
 Production Reporting Date ..... January 15, 2018  
 Premium Billing Date ..... August 15, 2018

### 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 levels 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 price used to determine your indemnity on unharvested acreage is the price election minus the harvest cost (\$35/ton). For price elections see your state's actuarial documents at [webapp.rma.usda.gov/apps/actuarialinformationbrowser2018crop\\_criteria.aspx](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser2018crop_criteria.aspx).

## Insurable Varieties

The native insurable varieties are Niagara, Concord, Catawba, Elvira, Dutchess, Isabella, Diamond, Delaware, Ives, Golden Muscat, Labrusca, and all other natives. The hybrid insurable varieties are Chambourcin, Traminette, Baco Noir, Geneva Red 7, Dechaunac, Rosette, Seyval Blanc, Vignoles, Aurore, Cayuga White, Vidal Blanc, Vincent, Chardonel, Cascade, Leon Millot, Chancellor, Valvin Muscat, Castel, Colobel, Rougeon, Villard Blanc, Melody, Noiret, Chelois, St Vincent, Marechal Foch, Corot Noir, Landot Noir, and all other hybrids. The vinifera insurable varieties are Cabernet Franc, Cabernet Sauvignon, Chardonnay, Gamay, Gewurztraminer, Merlot, Pinot Blanc, Pinot Noir, Sauvignon Blanc/Fume Blanc, White/Johannisberg Riesling, Pinot Gris/Pinot Grigio, Viognier, Syrah/French Syrah-Shiraz, Sangiovese/Sangiovetto, Dornfelder, Carmine, Muscat Ottonel, Lemberger, and all other viniferas.

## Additional Coverage Options

### Supplemental Coverage Option (SCO)

SCO is available for grapes in some counties. If elected, SCO provides additional coverage for a portion of your underlying crop insurance policy deductible. A map of SCO availability can be accessed through the Map Viewer tool on the RMA website at [prodwebnlb.rma.usda.gov/apps/MapView/index.html](http://prodwebnlb.rma.usda.gov/apps/MapView/index.html)

### Yield Exclusion (YE)

Actual Production History YE is available for grapes in some counties. YE allows you to exclude yields in exceptionally bad years from your production history when calculating yields used to establish crop insurance coverage.

## Loss Example

Assume Concord variety with an approved yield of six 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 \$245	Price election (Concord)
\$711	Indemnity/acre

## Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

## Contact Us

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