

OKC Regional Office — Oklahoma City, OK

Revised January 2017

Grapes Texas

Crop Insured

Grapes are insurable if:

- You have a share in the crop;
- They are grown for wine, juice, raisins, or canning;
- They are grown in a vineyard that, if inspected, is considered acceptable by the insurance provider;
- They have reached at least fourth leaf (third leaf after grafting); and
- They have produced an average of two (2) tons of grapes per acre during at least 1 of the 3 crop years immediately preceding the current crop year.

Counties Available

Grapes are insurable in the following counties in Texas: Hale, Hockley, Lamb, Lubbock, Lynn, Pecos, Runnels, and Terry. Coverage in other counties may be available by written agreement if certain criteria are met. Contact your crop insurance agent for details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the vineyard;
- Insects, except Phylloxera, regardless of cause, and not damage due to insufficient or improper application of control measures;
- Plant disease, but not damage due to insufficient or improper application of control measures;
- Wildlife;
- Earthquake;
- Volcanic eruption; or
- Failure of irrigation water supply, if caused by an insured peril that occurs during the insurance period.

Insurance Period

For the year of application, insurance coverage begins on November 21. However, if your application is received after November 1 but prior to November 21,

insurance will attach 20 days after your completed application is received, unless we inspect the acreage during the 20 day period and determine that it does not meet insurability requirements. You must provide any information that we require for the crop or to determine the condition of the vineyard.

For each subsequent crop year that the policy remains continuously in force, coverage begins on the day immediately following the end of the insurance period for the prior crop year. Policy cancellation that results solely from transferring to a different insurance provider for a subsequent crop year will not be considered a break in continuous coverage.

The end of the insurance period for each crop year is October 10.

Important Dates

Sales Closing/Cancellation.....November 20, 2016
Acreage Reporting Date.....January 15, 2017
Premium Billing..... August 15, 2017
Termination.....November 20, 2017

Coverage Levels, Premium Subsidies

You may choose one price election and one coverage level for each grape type specified in the Special Provisions. However, if you choose the Catastrophic Risk Protection (CAT) coverage for any grape type, that coverage level will be applicable to all insured grape acreage in the county.

CAT coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop per county, regardless of the acreage.

Subsidy Factor	Percent						
Coverage Level	CAT	0.50	0.55	0.60	0.65	0.70	0.75
Basic Unit	1.00	0.67	0.64	0.64	0.59	0.59	0.55
Optional unit		0.67	0.64	0.64	0.59	0.59	0.55

Price Election

The price used to calculate your premium and indemnity. Price elections vary by variety and county. Contact a crop insurance agent for current information.

Loss Example

Assume 70 percent coverage level, 100 percent price election of \$800 per ton, an average of 5 tons per acre, and 100 percent share.

5	Ton average per acre
x 0.70	Coverage level percentage
3.5	Ton per acre guarantee
- 2.0	Tons per acre actually produced
1.5	Tons per acre loss
x \$800	Price election
\$1,200.00	Gross indemnity per acre

Price used above is for example only.

Late and Prevented Planting

The late and prevented planting provisions of the Basic Provision are not applicable.

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 www.rma.usda.gov/tools/agent.html.

Contact Us

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