

# Spokane Regional Office — Spokane, WA

Revised September 2015

## Grape

Idaho, Oregon, Washington

### Crop Insured

Grapes are insurable if:

- You have a share in the crop;
- They are grown for wine, juice, raisins, or canning;
- The actuarial table provides a premium rate;
- 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);
- 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 (unless we inspect and allow insurance on such acreage) or as specified in the special provisions; and
- They are interplanted with another perennial crop unless the insurance provider inspects the acreage and determines it does not meet the requirements contained in your policy.

- 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;
- Volcanic eruption; or
- Wildlife.

### Counties Available

**Idaho** - Ada, Canyon, Elmore, Owyhee, Payette, and Washington counties.

**Oregon** - Benton, Clackamas, Douglas, Hood River, Jackson, Josephine, Lane, Linn, Marion, Morrow, Polk, Umatilla, Wasco, Washington, and Yamhill counties.

**Washington** - Benton, Chelan, Clark, Douglas, Franklin, Grant, Island, Kitsap, Kittitas, Klickitat, Mason, Okanogan, Pierce, San Juan, Skagit, Skamania, Walla Walla, and Yakima counties.

Coverage may be available by written agreement in other counties. Submit requests to your crop insurance agent.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril that occurs during the insurance period;

### Insurance Period

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

### Important Dates

Sales Closing ..... November 20, 2015  
 Production Reporting Date ..... January 15, 2016  
 Acreage Report Date..... January 15, 2016

### Reporting Requirements

**Acreage Report** - You must report to your crop insurance agent all the acreage (insurable and non-insurable) of grapes in the county in which you have a share (your share at the time insurance begins), reporting the crop by type.

### Coverage Levels and Price Election

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) insurance level for any varietal group that coverage level and price applies to all your insured grapes in the county. For any unharvested acreage with damage, the price used to determine your indemnity amount is adjusted for expenditures not incurred. This is your price election minus the harvest cost amount specified in the actuarial documents.

Price elections are the price of compensation paid, per ton,

in the event of a loss. For current prices, please contact your crop insurance agent. Price elections for each type are not required to have the same percentage relationship to the maximum price we offer for each type (for example, if you chooses 100 percent of the maximum price election for one type, you may choose 80 percent of the maximum price election for all other types).

According to section 3(d) of the Grape Crop Provisions, the price contained in your grape contract may be used for your price election. The contract price used is the amount per ton specified in the contract without regard to incentives or discounts. If more than one contract price exists, the established price election is the weighted average for all adjusted contract prices. The price is always less than the maximum contract price provided in the actuarial documents for the applicable grape type/variety. Grapes may be insured using the contract price only if:

- A written contract is in effect between you and a winery or a processor for the current crop year;
- The contract states the amount that will be paid per ton and number of tons or acres contracted;
- You give us a copy of the contract(s) before the acreage reporting date;
- All production from insurable acreage of the variety is grown under a grape contract; and
- Your acreage is insured at a buy-up coverage level.

You choose a coverage level of 50 to 85 percent of your approved average yield (in 5-percent increments). CAT coverage is available at the 50-percent coverage level and 55 percent of maximum price election.

### Administrative Fees

**CAT Coverage** - \$300 per crop per county.

**Additional Coverage** - \$30 per crop per county.

### Production Guarantees

Yields are based on actual production records reported to your crop insurance agent and/or insurance company. Contact your crop insurance agent for specific details.

### Loss Example

Assume wine grapes, 100-percent share, 70-percent coverage level, a 100-percent price election of \$900, and an average yield of 5 tons actual production history.

	5	Tons per acre average
x	0.70	Coverage level
	3.5	Tons per acre guarantee
x	45	Acres
	157.5	Tons unit guarantee (or \$141,750 liability)
-	36.5	Tons of actual harvested production
	121.0	Ton loss
x	\$900	Price election
	<b>\$108,900</b>	<b>Indemnity due policyholder (less insurance premium due)</b>

### Where to Buy Crop Insurance

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

### Regional Contact

USDA/Risk Management Agency  
 Spokane Regional Office  
 11707 E Sprague Ave., #201  
 Spokane Valley, WA 99206  
**Telephone:** (509) 228-6320  
**Fax:** (509) 228-6321  
**E-mail:** [rsowa@rma.usda.gov](mailto:rsowa@rma.usda.gov)

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