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); 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 (unless we inspect and allow insurance on such acreage) or as specified in the special provisions.

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.

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;
- 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.

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, 2017
Production Reporting Date .......... January 15, 2018
Acreage Report Date.................... January 15, 2018

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

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
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.

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.

<table>
<thead>
<tr>
<th>5</th>
<th>Tons per acre average</th>
</tr>
</thead>
<tbody>
<tr>
<td>x 0.70</td>
<td>Coverage level</td>
</tr>
<tr>
<td>3.5</td>
<td>Tons per acre guarantee</td>
</tr>
<tr>
<td>x 45</td>
<td>Acres</td>
</tr>
</tbody>
</table>

157.5 | Tons unit guarantee (or $141,750 liability) |
- 36.5 | Tons of actual harvested production |
  121.0 | Ton loss |
  x $900 | Price election |
$108,900 | Indemnity due policyholder (less insurance premium due) |

**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.

**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
Email: rsowa@rma.usda.gov

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