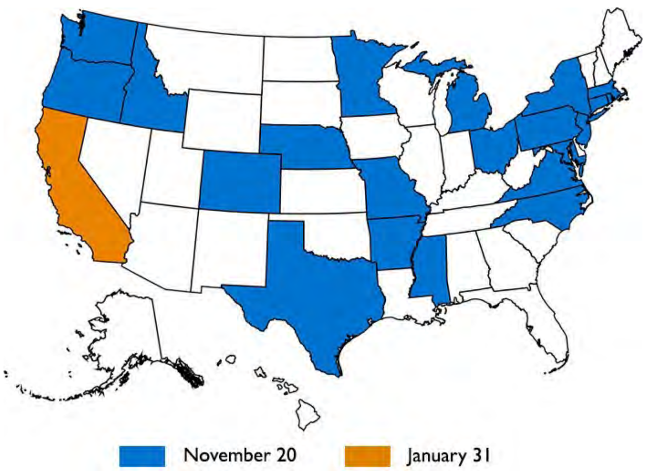
Grapes

Sales Closing Dates*



* Program may not be available in all counties.

Crop Insured

Grapes are insurable if:

- You have a share in the crop;
- Premium rates are provided by the actuarial documents;
- Grown for wine, juice, raisins, or canning;
- Grown in a vineyard that, if inspected, is considered acceptable by us;
- After being set out or grafted, have reached the number of growing seasons designated by the Special Provisions; and
- They have produced an average of at least two tons of grapes per acre (or as otherwise provided in the Special Provisions) in at least one of the three crop years immediately preceding the insured crop year.

For crops, types, or practices not insurable in a county, consult a crop insurance agent about the availability of coverage through a written agreement.

Insurance Period

For new insureds, coverage begins on or after

- February 1 in California; or
- November 21 in all other states.

For carryover insureds coverage begins on the day immediately following the end the of the insurance period for the previous crop year.

For all insureds, coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the insured crop;
- Final adjustment of loss;
- Abandonment of the crop;
- October 10 in Mississippi and Texas;
- November 10 in California, Idaho, Oregon, and Washington; or
- November 20 in all other states.

Acreage Reporting Requirements

You must file a report of grape acreage with your crop insurance agent by the acreage reporting date. Acreage reporting dates vary by crop and county. Consult your crop insurance agent for more information and specific reporting requirements.

Acreage reporting dates:
California, Idaho, Oregon, and Washington……5/15
All Other States...1/15

Causes of Loss

You are protected against the following:

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation;
- Earthquake;
- Failure of the irrigation water supply, if caused by an insured peril during the insurance period;
- Fire;
- Insects and plant disease, except for insufficient or improper application of pest or disease control measures;
- Wildlife; or
- Volcanic eruption.

Additionally, we will not insure against:

- Phylloxera, regardless of cause; or
- Inability to market the grapes for any reason other than actual physical damage for an insurable cause of loss.

Duties in the Event of Damage or Loss

If a loss occurs you must:

- Protect the crop from further damage by providing sufficient care;
- Notify your crop insurance agent within 72 hours of your initial discovery of damage, but not later than 15 days after the end of the insurance period;
- Notify us within 3 days of the date harvest should have started if the crop will not be harvested;
- Provide notice at least 15 days prior to the beginning of harvest, if the crop was damaged during the growing season and you previously provided notice, and you intend to claim an indemnity as a result of the damage previously reported; and
- Not destroy the damaged crop until you are given written consent to do so.

Coverage Levels and Premium Subsidies

The premium subsidy percentages and available coverage levels, if electing basic units, are shown below. Your share of the premium will be 100 percent minus the subsidy amount.

	Subsidy Percentages							
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 $655 per crop per county.

Insurance Units

Basic and optional units are available in select grape counties. Premium discounts apply for basic units.

Coverage Options

You may buy crop insurance coverage under one of the insurance plans offered: Catastrophic Risk Protection or Actual Production History.

Additional options are the Contract Pricing, Hail & Fire Exclusion, Supplemental Coverage Option (SCO), Yield Adjustment, Yield Cup Option, and Actual Production History Yield Exclusion, where available.

Useful Links

Actuarial Information Browser
webapp.rma.usda.gov/apps/ActuarialInformationBrowser/

RMA Map Viewer
public-rma.fpac.usda.gov/apps/MapViewer/index.html

USDA/Risk Management Agency Homepage
www.rma.usda.gov/

Regional Office State Directory
www.rma.usda.gov/RMALocal/Field-Offices/Regional-Offices

Contact a Crop Insurance Agent for More Information

All multi-peril insurance, including Catastrophic Risk Protection policies, are available from private insurance agents. A list of insurance agents is available at all USDA service centers and on the RMA website at: www.rma.usda.gov/Information-Tools/Agent-Locator.

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.