



United States Department of Agriculture  
Risk Management Agency

March 2012

## 2012 COMMODITY INSURANCE FACT SHEET

# Table Grapes

## California

### Crop Insured

Vineyards that are in at least their fourth growing season after set, their third season after grafting, or that have produced at least 150 lugs per acre can be insured. All varieties of table grapes can be insured. You must insure all your acreage of a particular variety in a county at the same coverage level. However, one variety can be insured and not another. For example, you could insure all of your Ruby Seedless and none of your Thompson Seedless vineyards.

### Counties Available

Table grapes are insurable in Fresno, Imperial, Kern, Kings, Madera, Riverside, San Bernardino, San Joaquin and Tulare counties. Table grapes in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
Failure of irrigation water supply<sup>2</sup>  
Fire<sup>3</sup>  
Insects<sup>4</sup>  
Plant disease<sup>4</sup>  
Wildlife<sup>5</sup>

<sup>1</sup>Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

<sup>2</sup>If caused by an insured peril during the insurance period.

<sup>3</sup>Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.

<sup>4</sup>But not damage due to insufficient or improper application of control measures.

<sup>5</sup>Unless wildlife control measures have not been taken.

### Important Dates

Sales Closing .....January 31  
Acreage Report Due .....April 30

### Insurance Period

You must apply for coverage with a crop insurance agent before January 31 to insure the crop you plan to harvest that year. Insurance coverage begins in February for vineyards insured for the first time and ends the earlier of the end of harvest or the date specified by variety in the Special Provisions of Insurance.

### Coverage Levels and Premium Subsidies

The guarantee is production measured in lugs of grapes. Individual insurance amounts are based on your production history. Your approved average yield is calculated from 4 to 10 years of production records you provide to your insurance agent. You can select a coverage level ranging from 50 to 75 percent of your approved average yield and 50 to 100 percent of a price announced by USDA, or Catastrophic Risk Protection (CAT) based on 50 percent of your approved yield and 55 percent of the price.

### Price Election

The price used to calculate an indemnity. Price elections vary by variety and county. Please consult a crop insurance agent for more information.

### Cost of Crop Insurance

CAT coverage has an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates though USDA pays at least 50 percent of the premium. For more detailed information about coverage and premium amounts, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

## Loss Example

Assume 65-percent coverage, Thompson Seedless variety in Fresno county, an average yield of 700 lugs per acre, and 100-percent share.

	700	Lugs
x	.65	Coverage level percentage
	455	Lugs per acre guarantee
-	200	Lugs per acre actually produced
	255	Lugs per acre loss
x	\$8.60	Price election*
	<b>\$ 2,193.00</b>	<b>Gross indemnity per acre</b>

\*Prices used above are for examples only. Contact a crop insurance agent for current information.

## 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 on the RMA Web site at: <http://www3.rma.usda.gov/apps/agents/>

## Regional Contact

### USDA/Risk Management Agency

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