



United States Department of Agriculture
Risk Management Agency

January 2013

2013 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 conditions¹
- Failure of irrigation water supply²
- Fire³
- Insects⁴
- Plant disease⁴
- Wildlife⁵

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured peril during the insurance period.

³Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.

⁴But not damage due to insufficient or improper application of control measures.

⁵Unless 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 choose 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) coverage 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 talk to 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* |
| \$ 2,193.00 | Gross indemnity per acre |

*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 at all USDA service centers and on the RMA web site at: <http://www3.rma.usda.gov/apps/agents/>

Regional Contact

USDA/Risk Management Agency

Davis Regional Office

430 G Street, # 4168

Davis, CA 95616

Telephone: (530) 792-5870

Fax: (530) 792-5893

E-mail: rsoca@rma.usda.gov

Download Copies from the Web

Visit our online fact sheets page at:

http://www.rma.usda.gov/aboutrma/fields/ca_rso/

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.