

Raleigh Regional Office — Raleigh, NC

Revised November 2013

Grapes

North Carolina

Crop Insured

Grape varieties grown for wine or juice are insurable if the vines have:

- Reached the fourth growing season after being set out for all Muscadine, native and hybrid varieties; and
- Produced an average of 2 tons per acre in at least 1 of the 3 most recent crop years.

Grapes grown for fresh market consumption (i.e., table grapes) are **not** insurable under this policy.

Counties Available

Muscadine grapes are insurable in Bladen and Sampson counties. Native and hybrid varieties are insurable in Surry County. Grapes in other counties, including Vinifera grapes, may be insurable by written agreement if specific criteria are met. Contact an insurance agent for more details.

Causes of Loss

- Adverse weather conditions, including hail, frost, freeze, wind, drought, and excess precipitation;
- Failure of irrigation water supply if caused by an insured peril during the insurance period;
- Fire caused by an insured peril during the insurance period;
- Insect damage and plant disease except for insufficient or improper application of control measures; or
- Wildlife.

Insurance Period

Coverage begins on November 21 and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a claim;
- Abandonment of the crop; or
- November 20.

Duties in the Event of Damage or Loss

- If crop damage occurs, you must give notice within 72 hours of initial discovery of damage;
- If you previously gave notice of crop damage, you must also provide notice at least 15 days before the beginning of harvest to claim an indemnity; or
- If the crop will not be harvested, you must give notice at least 3 days before the date harvest should have started.

Important Dates

Sales Closing DateNovember 20, 2013
 Production Report Date..... January 15, 2014
 Acreage Report Date..... January 15, 2014
 Premium Billing Date August 15, 2014

Coverage Levels and Premium Subsidies

Coverage level options range from 50 to 85 percent of your average yield (5-percent increments) and are subsidized as shown in the table below.

Item	Percent							
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 \$300.

Price Elections

Coverage levels and price election percentages may vary by grape type. The prices shown below are used to calculate premium and indemnity. The price used to determine your indemnity on unharvested acreage is the price election minus the harvest cost (\$100/ton).

Insurable Native Varieties	Price/Ton
Muscadine	\$550
Niagara	\$280
Concord	\$280
Catawba	\$320
Elvira	\$280
Dutchess	\$410
Isabella	\$475
Diamond	\$455
Delaware	\$365
Ives	\$405
Golden Muscat	\$375
Labrusca	\$290
All Other Natives	\$290

Insurable Hybrid Varieties	Price/Ton
Chambourcin	\$785
Traminette	\$885
Baco Noir	\$595
Geneva Red 7	\$580
Dechaunac	\$495
Rosette	\$400
Seyval Blanc	\$615
Vignoles	\$710
Aurore	\$380
Cayuga White	\$580
Vidal Blanc	\$625
Vincent	\$620
Chardonel	\$750
Cascade	\$320
Leon Millot	\$630
Chancellor	\$675
Valvin Muscat	\$705
Castel	\$600
Colobel	\$645
Rougeon	\$530
Villard Blanc	\$720
Melody	\$545
Noiret	\$565
Chelois	\$775
St Vincent	\$470
Marechal Foch	\$635
Corot Noir	\$565
Landot Noir	\$565
All Other Hybrids	\$320

Loss Example

Assume Muscadine variety with an approved yield of 4 tons per acre, 65-percent coverage level, 100-percent share, and a one-acre basic unit.

4	Approved yield per acre
x 0.65	Coverage level
2.6	Acre guarantee
- 1.0	Production-to-count
1.6	Loss per acre
x \$550	Price election (<i>Muscadines</i>)
\$880	Indemnity per acre
- \$44	Estimated premium
\$836	Indemnity/acre

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 website at: www3.rma.usda.gov/apps/agents/.

Contact Us

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