

# Spokane Regional Office — Spokane, WA

Revised September 2015

# Table Grapes

## Idaho

### Crop Insured

Table grapes are insurable if:

- You have a share in the crop;
- They are grown for harvest as table grapes;
- They are adapted to the area;
- They are grown in a vineyard that, if inspected, the insurance provider considers acceptable and for which a premium rate is provided by the actuarial table;
- They are grown on vines and have reached the number of growing seasons designated by the special provisions after being set out or grafted; and
- They have produced an average of at least 150 lugs of table grapes per acre in at least 1 of the most recent 3 crop years in the actual production history base period. However, we may inspect and agree, in writing, to insure acreage that has not produced this amount.

### Counties Available

**Idaho** - Canyon County.

Insurance may be offered by written agreement in other states and counties. Contact a crop insurance agent for more details.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions such as hail, frost, freeze, wind, drought, and excess moisture;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed;
- Insects and plant disease, but not damage due to insufficient or improper application of control

measures;

- Volcanic eruption; or
- Wildlife, unless control measures have not been taken.

### Insurance Period

**Year-Round Coverage** - 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 last crop year. Cancelling your policy to transfer to a different insurance provider for the next crop year is not considered a break in coverage.

### Important Dates

Sales Closing ..... November 20, 2015  
 Production Reporting Date ..... January 15, 2016  
 Acreage Report Date ..... January 15, 2016

### 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). You must report the crop by type and practice.

### Coverage Levels and Price Election

You may choose one price election and one coverage level for all insurable acres. You can choose coverage based on grape variety.

**Price Elections** - Price of compensation paid per lug in the event of a loss. For current prices, please contact your crop insurance agent.

**Coverage Levels** - You can choose 50 to 75 percent of your approved average yield (in 5-percent increments). Catastrophic Risk Protection (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 you report to your crop insurance agent or company.

Contact your crop insurance agent for more information.

## Loss Example

Assume 100-percent share, 70-percent coverage level, a 100-percent price election of \$9 per lug, and an average yield of 320 lugs actual production history (APH).

320	Lugs per acre average
x 0.70	Coverage level
224	Lugs per acre guarantee
x 15	Acres
3,360	Unit guarantee (or \$30,240 liability)
- 2,200	Lugs of actual harvested production
1,160	Lug shortfall
x \$9	Price election
<b>\$10,440</b>	<b>Indemnity due policyholder (less insurance premium due)</b>

## Where to Buy Crop Insurance

All 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](http://www.rma.usda.gov/tools/agent.html).

## Regional Contact

USDA/Risk Management Agency  
Spokane Regional Office

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Spokane Valley, WA 99206

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