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

Counties Available
See New York actuarial documents at webapp.rma.usda.gov/apps/actuarialinformation browser2014/cropcriteria.aspx for insurable counties. 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
You are protected against the following:
- 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.

Important Dates
Sales Closing Date ......................... November 20, 2014
Production Report Date ..................... January 15, 2015
Acreage Report Date ....................... January 15, 2015
Premium Billing Date ....................... August 15, 2015

Duties in the Event of Damage or Loss
Notice of Loss - If a loss occurs notify your crop insurance agent:
- 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
- At least 3 days before the date harvest should have started if the crop will not be harvested.

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.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50 55 60 65 70 75 80 85</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67 64 64 59 59 55 48 38</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33 36 36 41 41 45 52 62</td>
</tr>
</tbody>
</table>

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 ($35/ton).

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.
**Loss Example**

Assume Concord variety with an approved yield of 6 tons per acre, 65-percent coverage level, 100 percent share, and a one-acre basic unit.

\[
\begin{align*}
&6 \times 0.65 \quad \text{Approved yield per acre} \\
&3.9 \quad \text{Coverage level} \\
&1.0 \quad \text{Acre guarantee} \\
&2.9 \quad \text{Production-to-count} \\
&280 \quad \text{Price election (Concords)} \\
&812 \quad \text{Indemnity per acre}
\end{align*}
\]

**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/](http://www3.rma.usda.gov/apps/agents/).

**Contact Us**

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