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 seventh 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/actuarialinformationbrowser2014/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
- 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
- Wildlife

Insurance Period
Coverage begins on November 21 and ends the earliest of:
1) Total destruction of the crop;
2) Harvest of the crop;
3) Final adjustment of a claim;
4) Abandonment of the crop; or
5) November 20.

Duties in the Event of Damage or Loss
1) If crop damage occurs, you must give notice within 72 hours of initial discovery of damage;
2) 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
3) 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 Date .................. November 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.

<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 will be used to calculate premium and indemnity. The price used to determine your indemnity on unharvested acreage will be 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.

\[
\begin{align*}
\text{Approved Yield per acre} & \times 0.65 \quad \text{Coverage level} \\
3.9 & \quad \text{Acre guarantee} \\
- 1.0 & \quad \text{Production-to-Count} \\
2.9 & \quad \text{Loss per acre} \\
\times $280 & \quad \text{Price election (Concords)} \\
$812 & \quad \text{Indemnity per acre} \\
- $29 & \quad \text{Estimated Premium} \\
$783 & \quad \text{Indemnity/Acre}
\end{align*}
\]

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 Web site at: www3.rma.usda.gov/apps/agents/

Contact Us
USDA/RMA
Raleigh Regional Office
4405 Bland Road, Suite 160
Raleigh, NC 27609
Phone: (919) 875-4880
Fax: (919) 875-4915
E-mail: rsync@rma.usda.gov

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