United States Department of Agriculture
Risk Management Agency

April 2007

2007 COMMODITY INSURANCE FACT SHEET

Table Grapes

California

Crop Insured

Vineyards that are in at least their fourth growing season after set out or their third season after grafting can be insured. All varieties of table grapes can be insured. Growers must insure all their acreage of a particular variety in a county at the same coverage level. However, one variety can be insured and not another. For example, a grower could insure all of their Ruby Seedless and none of their 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 conditions[1]
Failure of irrigation water supply[2]
Fire[3]
Insects[4]
Plant disease[4]
Wildlife[5]

[1]Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.
[2]If caused by an insured peril during the insurance period.
[3]Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.
[4]But not damage due to insufficient or improper application of control measures.
[5]Unless wildlife control measures have not been taken.

Important Dates

Sales Closing .... January 31
Acreage Report Due................................. January 31

Insurance Period

Producers must apply for coverage with a crop insurance agent before January 31 to insure the crop they plan to harvest that year. Insurance coverage begins in February for vineyards not previously insured 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 amounts of insurance are based on a grower's production history. An individual's approved-average yield is calculated from a minimum of 4 to 10 years of production records that are provided to their insurance agent. Growers can select a coverage level ranging from 50 to 75 percent of their approved average yield and 50 to 100 percent of a price announced by USDA, or catastrophic risk protection based on 50 percent of their approved yield and 55 percent of the price.

Price Election: The price used to calculate the claim of indemnity. Price elections vary by variety and county. Please consult a crop insurance agent.

Cost of Crop Insurance

The Agricultural Risk Protection Act of 2000 raised the subsidies for federal crop insurance premiums substantially. For CAT coverage, growers pay an application fee of $100, per county with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates; USDA pays at least 50 percent of the premium. For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

Loss Example

Assume 65-percent coverage level, Thompson Seedless variety in Fresno county, an average yield of 680 lugs per acre and 100-percent share.

680	Lugs
x .65	Coverage level percentage
442	Lugs per acre guarantee
- 100	Lugs per acre actually produced
342	Lugs per acre loss
x $7.45	Price election
$ 2,547.90	**Gross indemnity per acre**

Where to Purchase Crop Insurance

All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at: http://www3.rma.usda.gov/tools/agents/

Download Copies from the Web

Visit our online publications/fact sheets page at: http://www.rma.usda.gov/aboutrma/fields/ca_rso/

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