

## Raleigh Regional Office — Raleigh, NC

Revised October 2017

# 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 two 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 a crop 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, 2017  
Acreage Reporting Date ..... January 15, 2018  
Production Reporting Date ..... January 15, 2018  
Premium Billing Date ..... August 15, 2018

### 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 levels 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 vary by grape type. The price used to determine your indemnity on unharvested acreage is the price election

minus the harvest cost (\$100/ton). For price elections see your state's actuarial documents at [webapp.rma.usda.gov/apps/actuarialinformation/browser2018crop/criteria.aspx](http://webapp.rma.usda.gov/apps/actuarialinformation/browser2018crop/criteria.aspx).

### Insurable Varieties

Where available, the native insurable varieties are Muscadine, Niagara, Concord, Catawba, Elvira, Dutchess, Isabella, Diamond, Delaware, Ives, Golden Muscat, Labrusca, and all other natives. The hybrid insurable varieties are Chambourcin, Traminette, Baco Noir, Geneva Red 7, Dechaunac, Rosette, Seyval Blanc, Vignoles, Aurore, Cayuga White, Vidal Blanc, Vincent, Chardonel, Cascade, Leon Millot, Chancellor, Valvin Muscat, Castel, Colobel, Rougeon, Villard Blanc, Melody, Noiret, Chelois, St Vincent, Marechal Foch, Corot Noir, Landot Noir, and all other hybrids.

### Loss Example

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

	4	Approved yield per acre
x	<u>0.65</u>	Coverage level
	2.6	Acre guarantee
-	<u>1.0</u>	Production-to-count
	1.6	Loss per acre
x	<u>\$565</u>	Price election (Muscadines)
	<b>\$904</b>	<b>Indemnity/Acre</b>

### Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

### Contact Us

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