

GRAPEVINE

carden

GRAPEVINE CROP INSURANCE

Crop Insurance for Growers

Description of Coverage

LOSSES INSURED:	Freeze, Hail, Flood, Fire, Failure of Irrigation Water Supply if caused by an unavoidable, naturally occurring event that occurs during the insurance period, Insects, Diseases, and other Pathogens if allowed in the special provisions
STAGES OF GROWTH:	Stage I: From where vines are set out through 12 months after set out Stage II: Vines that are 13-48 months old after set out Stage III: Vines that are more than 48 months old after set out
IMPORTANT DATES:	Sales Closing Date - November 1st Acreage Reporting - November 1st Cancellation - November 1st Premium Billing Date - August 15th
AVAILABLE PLAN:	Dollar Plan
PLAN OPTIONS:	Occurrence Loss Option (OLO) Freeze Protection Option
REFERENCE MAXIMUM DOLLAR AMOUNT:	DO1: $17.00 DO2: $28.00 DO3: $39.00 *Minimum vines per acre - 600*

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Loss Example
Sonoma, CA / Chardonnay
Without Occurrence Loss Option (OLO)

- 10 acres of grapevine
- 6,000 stage 3 grapevines in the unit
- Elected 100% of reference price
- Elected 75% coverage level
- Unit Value is $175,500 (6,000 vines x $39.00 x .75)
- Unit deductible is $58,500 (6,000 vines x $39.00 x .25)
- Due to an insured cause of loss, 3,000 vines are destroyed
- Damage value is $117,000 (3,000 vines x $39.00)

Loss Calculation

$117,000	Damage Value
- $58,500	Unit Deductible
x 100%	Share
$58,500	**Indemnity**

Available in select counties in the following states:

- California
- Idaho
- Michigan
- New York
- Ohio
- Oregon
- Pennsylvania
- Texas
- Washington

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Loss Calculation

$175,500	Unit Value*
- $87,750	Insured Damage**
x 100%	Share
$87,750	**Indemnity**

* 5% of Unit Value is $8,775 ($175,500 x .05)

**Amount of insured damage is $87,750 ($117,000 x .75)

Since the insured damage is more than 5% of the Unit Value Indemnity is $87,750

Contact our agents to insure your grapevine today!

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