

## Table Grapes **CALIFORNIA**

Aerobotics Crop Insurance Services assists wine growers in only paying for productive planted acres and lowering the chance of rejected claims by utilizing high-resolution plant data and artificial intelligence.

### Crop insured

Table Grapes are insurable if:

- ✓ The vineyards are in at least their fourth growing season after set out, their third season after grafting; or
- ✓ The vineyards have produced at least 150 lugs per acre.

All varieties of table grapes can be insured. You must insure all your acreage of a particular variety in a county at the same coverage level. However, one variety can be insured and not another. For example, you could insure all of your Ruby Seedless and none of your Thompson Seedless vineyards.

### Causes of loss

You are protected against the following:

- ✓ Adverse weather;
- ✓ Earthquake;
- ✓ Failure of irrigation water supply, if caused by an insured peril during the insurance year
- ✓ Fire, unless weeds and under growth are not controlled
- ✓ Insect damage and/or plant disease; unless you have insufficiently or improperly applied pest or disease control measures;
- ✓ Volcanic eruption; or
- ✓ Wildlife, unless recommended wildlife control measures have not been taken.



### IMPORTANT DATES

Sales Closing/Cancellation	January 31
Acreage Reporting	March 15
Premium Billing	August 15
Termination	January 31

### INSURANCE PERIOD

You must apply for coverage with a crop insurance agent before January 31 to insure the crop you plan to harvest that year. Insurance coverage begins in February for vineyards insured for the first time and ends with the earliest occurrence of one of the following:

- ✓ End of harvest; or
- ✓ Date specified by variety in the special provisions of insurance.



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### Coverage levels and premium subsidies

The guarantee is production measured in lugs of grapes. Individual insurance amounts are based on your production history. Your approved average yield is calculated from 4 to 10 years of production records you provide to your insurance agent. Coverage levels range from 50 to 75 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

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 approved yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop, per county regardless of the acreage.

### COUNTIES AVAILABLE

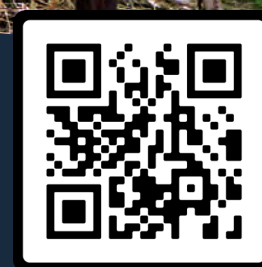
Table grapes are insurable in Fresno, Imperial, Kern, Kings, Madera, Riverside, San Bernardino, San Joaquin, and Tulare counties. Table grapes in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.



Ready to get started with a detailed acre analysis?

Contact Chief Insurance Officer, Andrew Burdock at  
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[www.aerobotics.com](http://www.aerobotics.com)



Speak to an agent