



## Endorsements for 2026

FIP-SI & SCO/ECO are based on county wide performance

### Fire Insurance Protection - Smoke Index FIP-SI

Provides protection against widespread smoke density in a county. Coverage attaches from your current coverage level and adds additional coverage up to 95%. The endorsement goes into effect June 1, 2026 with coverage thru November 10, 2026. If a county has 13+ Smoke Events (occurrence of heavy smoke density) in a county during a 24-hour interval. Heavy smoke density will be determined using Hazard Mapping System (HMS) data from the National Oceanic and Atmospheric Administration (NOAA).

### Supplemental Coverage Option/Enhanced Coverage Option - SCO & ECO

Area based coverage, by county, that complements a farmer's existing crop insurance policy. SCO/ECO are designed to help manage risk more effectively by providing higher levels of coverage. When combined with SCO, coverage attaches from your current coverage level up to 95%. SCO covers up to 86% with ECO covering the additional 9% allowing you to secure up to 95%.

Contact us today to see how Crop Insurance can protect your vineyard.

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## 2026 GRAPE CROP INSURANCE COVERAGE

### PROTECT YOUR INVESTMENT

Insure your crop from unavoidable loss of production, damage or poor quality resulting from:

- Adverse weather- frost, wind, drought, heat, rain
- Bird & wildlife damage
- Diseases & pests
- Wildfire and smoke taint

### INSURABLE CROP QUALIFICATIONS & ELIGIBILITY

- Vines must be 4<sup>th</sup> leaf after planting or 3<sup>rd</sup> leaf bench or field grafted.
- Growers can elect coverage by variety but must insure all acres of that variety in a county which they own a share of the crop.
- When vineyards are leased on a crop share, either the property owner, operator or both can insure their share of the crop.

### GRAPE PRODUCTION YIELD GUARANTEE

- Based on the *average* total tons harvested
- Average yield established using harvested tons per acre (APH) rolling average: 4 year minimum –10 year maximum.
- For vineyards with less than 4 years of production records, the average yield will be calculated using county average yields or by Determined Yield Request.
- Minimum coverage starts at 50%, increases by 5% increments and maxes out at 85% of the approved average yield.
- Unit guarantee coverage is by unit, not by acre. The per acre guarantee (coverage % X APH) multiplied by the number of acres equals the unit guarantee.

### INSURANCE UNITS

- Each grape variety is a basic unit. Optional units are available for non-contiguous land.
- Owned or leased vineyards of the same variety that are not separated by land owned by others are considered a basic unit.
- Vineyards of the same variety and leased on a crop share are a basic unit. (Ask your agent for details).

### ESTABLISHED GRAPE PRICES BY VARIETY & CRUSH REPORT DISTRICT

- Price per variety to be paid for each ton of loss below the unit guarantee
- Established Grape Prices vary by Crush District

### CONTRACT PRICE OPTION

- Contracts must be dated by May 15th of the current crop year.
- Maximum allowed is 2.5% of the established price.

**BEGINNING, YOUNG FARMERS and VETERAN FARMERS** You may be eligible for additional program benefits—up to 10 years for beginning farmers and 5 years for veteran farmers, including:

- 10% reduction in premiums
- No administration fees
- Higher yield adjustments