

EST 2022

Available in the following counties:

CA - Lake, Mendocino, Monterey, Napa and Sonoma.

OR - Benton, Clackamas, Deschutes, Douglas, Hood River, Jackson, Josephine, Lane, Linn, Marion, Morrow, Polk, Umatilla, Wasco, Washington and Yamhill.

WA - Adams, Benton, Chelan, Clark, Douglas, Franklin, Grant, Island, Kitsap, Kittitas, Klickitat, Mason, Okanogan, Pierce, San Juan, Skagit, Skamania, Walla Walla, Yakima.

Agents:

- Shannon Antonini
- Fred Carvajal
- **Emily Carvajal**

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

office@NorCoastcrop.com

707.791.5615

www.NorCoastcrop.com

License #6008001 **Equal Opportunity Provider**

2024 GRAPEVINE INSURANCE COVERAGE

SALES CLOSING DATE: November 1, 2023

CROP YEAR: December 1, 2023 - November 30, 2024

PROTECT YOUR INVESTMENT

Mortality coverage for vine losses:

Freeze

Flood

Hail

Fire

Failure of the irrigation water supply caused by an unavoidable, naturally occurring event that occurs during the insurance period.

INSURABLE CROP QUALIFICATIONS & ELIGIBILTY

- Grapevines must be adapted to the area and grown for the purpose of producing grapes intended to be sold as fruit, wine or juice for human consumption.
- Only grafted vines can be covered that have a minimum of 600vines/acre.
- No partially damaged vine losses vine must be dead.

GRAPEVINE-BASED DOLLAR PLAN

- Based on the Vine Reference Price (VRP) applicable to each different stage of your insurable vines.
- Vines are grouped into stages to establish the VRP used to determine your coverage. There are three stages based on the number of months since the vine was set out at the time insurance attaches.
- The dollar amount of protection for the unit is based on the number of insurable vines in each stage-block multiplied by the applicable VRP. These results are totaled for each stage and multiplied by the coverage level you elect for the type.
- Minimum coverage starts at 50%, increases by 5% increments and maxes out at 75%

INSURANCE UNITS

- Basic unit by group type.
- Optional units by non-contiguous land or on contiguous land that is not contiguous to any other blocks and is at least one mile away and 10 acres.

OPTIONAL COVERAGE

- Occurrence Loss Option (OLO) for a premium charge, allows indemnities to be paid on smaller losses that are at least five percent of coverage.
- Freeze Protection Option for a premium credit, available if you have freeze protection practices in place that are recognized by industry experts.