



New Endorsements for 2025

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, 2025 with coverage thru November 10, 2025. 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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Equal Opportunity Provider

2025 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 4th leaf after planting or 3rd 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

If you are within your first five years of farming or served in one of our armed forces, you may be eligible for:

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