

2027 CROP INSURANCE OUTLINE

Grapes

Coverage, guarantees & pricing at a glance

85%	2 tons/ac	4th leaf	Jan 31, 2027
Max coverage level	Minimum average yield	Minimum vine age	Sign-up deadline

01 INSURABLE CROP QUALIFICATIONS & ELIGIBILITY

A The vines must have reached the 4th growing season after being set out (2024 or before) or 3rd the year after grafting.

B Acreage must have a minimum average yield of 2 tons per acre.

C Growers can select which grape varieties they want to insure. Growers can insure any or all varieties but must insure all acres of any variety selected in the county on which they receive a share of the crop.

D When vineyards are rented on a crop share, either the landlord or operator, or both can insure their share in the crop.

02 INSURED CAUSES OF LOSS

A Any unavoidable loss of production, or damage or poor quality resulting from any adverse weather conditions such as frost, freeze, cool wet weather, wind, hail, excessive heat or rain.

B Damage from birds, earthquakes or fire.

C Insects and plant disease provided grower follows recommendations from PCA.

03 GRAPE PRODUCTION YIELD GUARANTEE

A Yield guarantee is based on the average of harvested and total delivered production from the acreage for up to the past 10 crop years. Total delivered production means tons for any use. Yield Adjustment available for major loss years.

B For young vineyards or those with less than 4 years of production records, the average yield will be established by inspection and county average yields for similar vineyards.

C The maximum coverage available is **85%** of the approved average yield as established by verifiable production records from the vineyard. 50%, 55%, 60%, 65%, 70%, 75% and 80% coverage levels are also available.

D **Unit Guarantee:** Actual insurance coverage is by unit, not by acre. The per acre guarantee (coverage level % × average yield per acre) multiplied by the number of acres in the grape variety block or vineyard equals the unit guarantee.

04 INSURANCE UNITS

A Each grape variety will be a separate unit.

B Owned or cash rented vineyards of the same variety that are not separated by land owned by other people, will be considered all one unit for insurance.

C Vineyards of the same variety rented on a crop share, and vineyards that are separated by land owned by other people, can be separate insurance units.

Continued on reverse

05 PRICE ELECTIONS BY VARIETY & CRUSH DISTRICT

Example: Crush District 11, per ton

CABERNET SAUVIGNON	CHARDONNAY	MERLOT	PETITE SIRAH
$671	**$583**	**$596**	**$691**

A Grower chooses one price per variety to be paid for each ton of loss below the unit guarantee.

06 COVERAGE & QUALITY LOSS EXAMPLES

40 ACRES · CABERNET SAUVIGNON

Average yield	**9 tons/ac**
75% coverage	**6.8 tons/ac**
6.8 tons × 40 acres	**272 tons**
Price elected	**× $671**
Total loss protection	**$182,512**

LOSS: HEAT IN JUNE, RAIN AT HARVEST

Unit guarantee	**272 tons**
Harvested & appraised	**– 92 tons**
Loss	**180 tons**
Price election	**× $671**
Loss payment	**$120,780**

QUALITY LOSS · $250 SALVAGE

$250 ÷ $671	**.37 factor**
92 tons × .37	**34.0 tons**
Unit guarantee	**272 tons**
Q.A. tons to count	**– 34.0 tons**
Production loss	**238 tons**
Price	**× $671**
Loss payment	**$159,698**

Quality loss adjustment: *When grapes fail to meet sugar percentage or quality standards due to insurable conditions and grower receives less than 75% of the average price for the undamaged grapes, a quality loss adjustment will be made.*

07 LIFE OF CONTRACT: CANCELLATION & TERMINATION

A This is a continuous contract. The policy continues in force each year unless cancelled by the policyholder in writing prior to January 31, 2028.

B If any insured acreage is sold after acreage reporting date during any crop year, the premium is still earned and payable from the original insured and a Transfer of Right to an Indemnity to the new owner must be executed. Indemnity will be payable jointly (may add new acres with inspection up to acreage reporting date).

C The policy will terminate for the next crop year if any premium and interest due is not paid by the termination date shown in the policy.

LAST DAY TO SIGN UP FOR THE 2027 CROP YEAR **January 31, 2027**

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