

If smoke reaches your vineyard

Wildfire smoke is a covered cause of loss under federal crop insurance when lab tests substantiate it. Whether you collect comes down to what you document, and when. Work the list in order.

72
HOURS

File notice within 72 hours of first noticing smoke damage, and never later than 15 days after the end of the insurance period. You do not need a sales contract to hold a policy or to file a claim.

RIGHT AWAY

- ☐ **Open a notice of loss with your agent or carrier.** Deadline: within 72 hours of first noticing damage, and never later than 15 days after the end of the insurance period. There is no penalty for a notice you don't pursue. If you're on the fence, file.
- ☐ **Start the file.** Under the policy, it is on you to establish the time, location, cause, and amount of the loss. Save every buyer rejection or "can't take fruit" notice in writing, dated.

BEFORE HARVEST · SAMPLES AND TESTS

- ☐ **Pull samples by variety and by block.** Identify locations with labels and photos. Freeze them, take them straight to a lab, or both.
- ☐ **Never commingle.** RMA accepts fermentation-stage samples only if the grapes were not commingled. Your fruit's identity has to hold from vine to test to delivery.
- ☐ **Use a qualified lab.** RMA requires lab tests to substantiate that the loss is smoke from a wildfire: an independent lab, accredited lab, or other credible source (a winery lab counts).
- ☐ **Document the test itself:** field location, results, lab name, and the lab's accreditations. That is RMA's own list.
- ☐ **Ask your adjuster which test they want before you spend.** Testing is at your expense. Carriers look at guaiacol and 4-methylguaiacol; RMA has set no numerical threshold for the markers.

TWO DECISIONS · RUN THE NUMBERS FIRST

- ☐ **Harvest, or leave it?** The call is yours, regardless of when lab results arrive. But before you destroy or abandon fruit, the adjuster must appraise it to establish remaining value. Unharvested claims take harvest cost deductions, set by county and harvest method; ask for your county's figures before you decide.
- ☐ **Reject, or sell at reduced value?** The policy covers physical damage from an insurable cause, not the inability to market for any other reason. Confirmed smoke damage sold at a lower price runs through quality adjustment; sometimes a straight rejection pays better. Call us and do the arithmetic before you commit.

THROUGH THE SEASON

- ☐ **Get the rejection in writing.** Ask the winery for a letter naming smoke as the cause of rejection or price reduction, while the decision is fresh. If they reject after delivery, they must show the fruit was dumped.
- ☐ **Keep marketing the fruit** and log every attempt: who, when, what they said.
- ☐ **Work with your assigned adjuster.** Requirements vary by carrier; confirm each step above before acting on it.

Questions? Talk to Jimmy Smith

Founding Agent, Insure.ag · Visalia, California

connect@insure.ag
(512) 222 6978 · insure.ag

Sources: USDA RMA Wildfires FAQ (rma.usda.gov); RMA Claims Process (notice of loss and appraisal requirements); Common Crop Insurance Policy Basic Provisions and Grape Crop Provisions. General information only, not a substitute for your policy documents or guidance from your adjuster. Coverage terms, county harvest cost figures, and carrier requirements vary. CA License # 6017561.