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Wine Grapes

APH YIELD INSURANCE · CALIFORNIA · 2027

Grapes are written on **Actual Production History** — a yield policy. California cuts it finer than any other state: **53 varietal types across 32 counties**, each type its own policy with its own guarantee.

WHAT YOU NEED TO QUALIFY

- Vines in the **fourth growing season** after being set out
- Or the **third growing season** after bench-grafted vines are set out, or after field grafting
- Set out or grafted **before July 1** and that year counts as a completed season

***32 counties**, from Mendocino to San Diego. Napa and Sonoma between them carry **$942 million** of the state's $1.97 billion in insured grape liability.*

ONE VARIETAL, ONE POLICY

- Each of the 53 types carries its **own guarantee**, so a short Cabernet year can pay while the Chardonnay comes in fine
- You can insure one varietal and leave another uninsured
- Optional units can also split blocks on non-contiguous land

Each type is a separate policy with its own administrative fee. On a multi-varietal operation the arithmetic is worth doing before you elect anything.

SMOKE HAS ITS OWN POLICY NOW

> **Fire Insurance Protection – Smoke Index pays on smoke days, not on your fruit.** NOAA's Hazard Mapping System counts days of heavy smoke density over your county. No notice of loss, no adjuster, no fruit samples.

- Written in **all 32** California grape counties, and **80% subsidised**
- In 2025, **102 of California's 4,384 grape policies** carried it
- It stacks with SCO or CAT — but rules out ECO

Because it pays on county smoke days rather than your fruit, you can lose a block and never trigger — or trigger in a year your fruit came in clean.

WHAT IT HAS ACTUALLY PAID

Indemnities per dollar of premium, California grapes:

$6.79	$2.33	$1.73	$0.47
2020	2025	2022	2016 a quiet year

*2016 and 2018–2025 — **$1.83 per premium dollar** across the nine years. 2020 alone paid California grape growers **$300 million**.*

WHAT IT COSTS YOU

Coverage runs from **50% to 85%** of your approved yield.

Level	50	55	60	65	70	75	80	85
Subsidy	67	69	69	64	64	60	51	41
You pay	33	31	31	36	36	40	49	59

*Per cent of premium. **75%** is the most common choice — 1,276 of 4,384 policies in 2025 — and 981 growers went above it.*

One **enterprise unit** for the county lifts the subsidy to **80%** at every level through 75%. Or take **CAT** at 50% of yield and 55% of the price election, fully subsidised, for a **$655** fee per crop, per county.

GOING ABOVE 85%

SCO lifts your guarantee to 86%. **ECO** carries it to 95%. Both are **80% subsidised** and both are written in all 32 counties.

442 California grape policies took ECO in 2025 and 259 took SCO. Both pay on county results rather than your own yield.

IMPORTANT DATES

Jan 31, 2027	Sales closing & cancellation
Mar 17, 2027	Production report
May 15, 2027	Acreage report
Jun 1, 2027	Smoke cover attaches
Aug 15, 2027	Premium billing
Nov 10, 2027	End of insurance

Identical in all 32 counties. Elect FIP-SI by the January 31 sales closing.

YOUR CONTRACT PRICE MAY COUNT

Under section 3(d), the prices in your **own grape contracts** may be used for your price election, subject to conditions.

California fruit does not sell at a statewide average. If you are insured at a published price, the first question is how wide the gap is. Quality Loss, Yield Exclusion, Yield Cup and Yield Adjustment are also written here.



TALK TO AN AGENT

connect@insure.ag
512.222.6978
www.insure.ag

Farmer First Crop Insurance Agents

Sources: USDA RMA Actuarial Data Master 2027 (Grapes 0053, California — plans 90 APH, 31 SCO-YP, 38 FIP-SI, 87 ECO-YP) for dates, coverage levels, subsidy factors, types, practices, options and Special Provisions, including statements 25972 and 26360; Catastrophic Risk Protection Endorsement 27-CAT; RMA Fire Insurance Protection – Smoke Index programme pages; RMA Summary of Business 2016, 2018–2025. RMA writes wine, raisin and table varieties under one grape commodity. Not a policy document — your Special Provisions and Crop Provisions govern.