

# Grape Cluster Freeze



RCIS.com

Meeting growers' crop insurance needs in California



Talk to an RCIS crop insurance agent today.

RCIS' California-based Regional Service Office team works hard to understand the crops, conditions and marketing concerns of California growers, always aiming to provide the best service possible. They share this dedication to customers with our network of local RCIS agents.

**Important Date**

**Sales Closing Date:**

**January 31**

## COVERAGE

Although you take every precaution to protect your crops, occasionally freeze or frost might affect your production. When adverse weather conditions hit, supplemental crop insurance coverage can help cover losses.

Grape Cluster Freeze insurance is an annual policy insuring grape clusters against physical death from frost or freeze, available for table and wine grapes.

Ask an RCIS about availability in your area.

## CAUSES OF LOSS

Insurance is provided only against loss incurred by frost or freeze causing death of the inflorescence or formed berry cluster after the inflorescence is clearly visible and before the beginning of veraison during the insurance period.

## COVERAGE EXAMPLE

Assume a Fresno County producer wants to insure 54 acres of grapes with an insurance per acre (IPA) of \$1,500 and Type 1 frost protection.

	54	Acres
x	\$1,500	Insurance per acre
x	100%	Share
\$	81,000	Liability
x	2.0%	Rate varies by type
\$	1,620	Premium

*The example provided above is for informational purposes only. Please refer to your policy for coverage terms. Contact an RCIS crop insurance agent for additional information.*

## About RCIS



We are the #1 crop-hail insurance provider and #2 federal crop insurance provider based on market share<sup>1</sup>



We offer private and federal crop insurance solutions for over 130 crops across all 50 states and insure 86+ million acres<sup>2</sup>



The RCIS Claims team had an overall Transactional Net Promoter Score (TNPS) of 78 from surveys of farmers who had a claim in 2018 – this is a leading TNPS score<sup>3</sup>

<sup>1</sup> Source BI Data Warehouse

<sup>2</sup> Source for acres insured, 2018: RCIS Crop Business Operations

<sup>3</sup> The Transactional Net Promoter Score (TNPS) is a measure of customer advocacy. TNPS gives a view of the company's performance according to customer perspective. TNPS is based on asking customers "How likely are you to recommend RCIS to a colleague or peer?" using a 0-10 scale. Source: Zurich Customer NPS® 2018. NPS (Net Promoter Score®) measures the willingness of customers to recommend a company's products or services. Net Promoter, NPS, and Net Promoter Score are trademarks of Sametrix Systems, Inc., Bain and Company, Inc., and Fred Reichfeld.

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