

Crop Insurance Protection for Grapes



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 the region's growers, always aiming to provide the best service possible. They share this dedication to customers with our network of local RCIS agents.

Sales Closing Date

January 31

CROP INSURANCE COVERAGE

When natural perils affect your grapes, crop insurance coverage and a provider who understands your business can help you overcome the loss. At RCIS, we have the resources, technology and experience to respond to your needs quickly and efficiently. Ask an RCIS crop insurance agent about availability in your area.

Note: Minimum age and production requirements must be met (as specified in the grape policy and county Special Provisions).

COVERAGE LEVELS

You may choose one price election and one coverage level for each grape type specified in the special provisions. However, if you choose the Catastrophic Risk Protection (CAT) insurance level for any type, that coverage level and price applies to all your insured grapes in the county.

PRICE ELECTION

Price election is the amount contained in the actuarial documents that is the value per ton for the purposes of determining premium and indemnity under the policy.

PRICE ELECTION, cont.

For current prices, please contact an RCIS crop insurance agent.

CAUSES OF LOSS

- Adverse weather conditions
- Earthquake
- Failure of irrigation water supply, if caused by an insured peril during the insurance year
- Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed
- Insects (except Phylloxera) and Plant Disease unless damage due to insufficient or improper application of control measures
- Volcanic eruption
- Wildlife

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

LOSS EXAMPLE: FROST

Assume 54 acres of Chardonnay variety grapes in Napa County insured at 65% coverage, 100% price election of \$1,825 per ton, an average yield of 4 tons per acre, and 100% share; freeze damage on all acres caused actual production to be 1.3 tons per acre.

4.0	Average yield per acre
x 0.65	Coverage level percentage
2.6	Guarantee per acre
x 54	Acres
140.4	Production loss guarantee
1.3	Actual production per acre
x 54	Acres
70.2	Production to count
70.2	(140.4 - 70.2) production loss
x \$1,825	Price election
x 1.0	Share
\$128,115	Indemnity

About RCIS



We are the #1 crop-hail insurance provider and #2 federal crop insurance provider based on market share¹



We offer private and federal crop insurance solutions for over 130 crops across all 50 states and insure 86+ million acres²



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 score³

¹ Source BI Data Warehouse

² Source for acres insured, 2018: RCIS Crop Business Operations

³ 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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