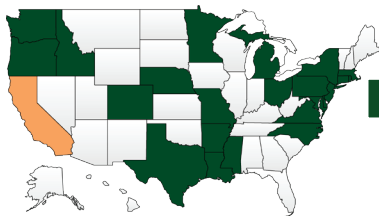


GRAPES



Sales Closing Dates*



Sales Closing . . . November 20
 Acreage Reporting . . . January 15
 Billing August 15
 Termination November 20

See Back Page

* Program may not be available in all counties. See back for California dates.

Coverage Levels and Premium Subsidies

The premium subsidy percentages and available coverage levels, if electing basic units, are shown below. Your share of the premium will be 100 percent minus the subsidy amount.

Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$655 per crop per county.

Coverage Options

You may buy crop insurance coverage under one of the insurance plans offered: Catastrophic Risk Protection or Actual Production History. Additional options are the Contract Pricing, Hail & Fire Exclusion, Supplemental Coverage Option (SCO), Yield Adjustment, Yield Cup Option and Actual Production History Yield Exclusion, where available.

Causes of Loss

You are protected against the following:

- › Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation
- › Failure of the irrigation water supply, if caused by an insured peril during the insurance period
- › Fire, wildlife, volcanic eruption and earthquake
- › Insects and plant disease, except for insufficient or improper application of pest or disease control measures

Additionally, we will not insure against:

- › Phylloxera, regardless of cause
- › Inability to market the grapes for any reason other than actual physical damage for an insurable cause of loss

Crop Insured

Grapes are insurable if:

- › You have a share in the crop
- › Premium rates are provided by the actuarial documents
- › Grown for wine, juice, raisins, or canning
- › Grown in a vineyard that, if inspected, is considered acceptable by us
- › After being set out or grafted, have reached the number of growing seasons designated by the special provisions
- › Produced an average of at least two tons of grapes per acre (or as otherwise provided in the special provisions) in at least one of the three crop years immediately preceding the insured crop year

For crops, types, or practices not insurable in a county, coverage may be available through a written agreement. Written agreements may also be allowed for acreage not meeting minimum production requirements.

Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for informational purposes only. Actual coverages will vary based on the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by ProAg or any of its subsidiaries.

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CALIFORNIA GRAPES

Important Dates

To insure the crop you plan to harvest this year, you must apply for coverage with a crop insurance agent before January 31. Insurance coverage begins in February for vineyards that haven't been insured before and ends the earlier of the date harvest ends, or November 10.

Sales Closing/Cancellation **January 31**
Acreage Reporting **May 15**
Premium Billing **August 15**
Termination **January 31**

Crop Insured

Grapes are insurable if the vines:

- › Have reached the fourth growing season after being set out
- › Have reached the third season after grafting for all varieties

Many varieties of grapes are listed for each county. You must insure all your acreage of a particular variety in a county at the same coverage level. However, one variety can be insured and not another. For example, you could insure all your Chardonnay and none of your Merlot vineyards.

GRAPE CLUSTER FREEZE

The Grape Cluster Freeze insurance policy is an annual policy which protects grape growers in California against yield losses due to external damage caused by freeze while the clusters are on the vines during the insurance period.

Freeze damage to grape cluster will be defined as: damage due to freezing temperatures (32 degrees and below) which results in direct physical damage to formed berry clusters. Damage must occur after the cluster are formed and are clearly visible.

Eligibility

Grape cluster freeze is available on grapes in California. The acreage must be covered by verifiable frost protection on utilizing one or more of the following methods: flood or drip irrigation with water available; wind machines; helicopters or heaters.

Sales Closing Date

The sales closing date is January 31

Optional Deductibles

- › Basic with 5% minimum loss
- › Excess over 10% loss

Insurance Period

Coverage begins for each insured vineyard when clusters are formed and are clearly visible.

Coverage ends at the earliest of:

- › Beginning of berry ripening
- › Total destruction of the crop
- › Final adjustment of the loss; or
- › May 15th of the crop year



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ProAg is on a singular mission to meet the risk-management needs of the American farmer and rancher. As a strong and progressive company, we provide support and guidance to the agents who serve those producers, helping them expand and strengthen their businesses. Because many of us are farmers and ranchers ourselves, we have a firsthand understanding of production agriculture and the risks inherent in the profession. No organization is more knowledgeable about agricultural risk management than ProAg.

As one of the first companies in the crop insurance industry, ProAg is built on a strong foundation of experience and backed by the support and resources of a leading global parent company, Tokio Marine HCC. Contact us to learn more.