

Grape Cluster Freeze



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.

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 crop insurance agent 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.