



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-20680U (08-2024)

GRAPEVINE CROP INSURANCE STANDARDS HANDBOOK

2025 and Succeeding Crop Years

**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY**

TITLE: Grapevine Crop Insurance Standards Handbook	NUMBER: FCIC-20680U OPI: Product Management
EFFECTIVE DATE: 2025 and Succeeding Crop Years	ISSUE DATE: August 13, 2024
SUBJECT: Provides the procedures and instructions for administering the Grapevine Crop Insurance Program.	APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook is being issued to provide procedures for administering the Grapevine Crop Insurance Program for the 2025 and succeeding crop years.

SUMMARY OF CHANGES

Listed below are the changes to the 2024 FCIC-20680U Grapevine Crop Insurance Standards Handbook with significant content change. All changes, and additions are highlighted. Minor changes and corrections are not included in this listing. *** is used throughout the handbook to indicate where major deletions occurred.

Reference	Description of Change
Throughout Handbook	Updated crop year references.
Para. 21B(5)	Editorial change to specify that a block must contain the minimum number of vines per acre.
Para. 21C(2)	Revised for vines grafted within 6 months of the date insurance attaches are excluded from coverage, lowered from the previous exclusion of vines grafted within 12 months.
Para. 26C(2)	Replaced Exhibit 7 with Exhibit 8 and updated link.
Para. 26D	Revised the requirements for an enterprise unit to reflect the changes to the 2025 BP.
Exhibit 2	Revised definitions for Remove, Replacement vine, and Set out.

GRAPEVINE CROP INSURANCE STANDARDS HANDBOOK

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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The purpose of this handbook is to provide supplementary instructions for establishing grapevine crop insurance coverage in accordance with the Grapevine CP (25-0270), the Grapevine LASH (FCIC-20680L), GSH (FCIC-18190), and the CIH (FCIC-18010). The supplemental RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook www.rma.usda.gov/Policy-and-Procedure/Privately-Developed-Products---20000.

This handbook remains in effect until superseded by reissuance of the entire handbook subject to any directives contained in any bulletin or FAD released by RMA. A bulletin or FAD can supersede applicable portions of the original handbook.

B. Source of Authority

The Federal Crop Insurance Corporation Board of Directors approved the Grapevine 508(h) during the FCIC Board in August 2022, under section 508(h) of the Federal Crop Insurance Act. GV was implemented on August 31, 2023, for the 2024 reinsurance year and 2024 commodity year.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.” Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified or participated in a complaint under Title VI.

It is the AIPs’ responsibility to ensure that standards, procedures, methods, and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at www.usda.gov/oascr. For more information on the RMA Non-Discrimination Statement, see the DSSH.

1 General Information (Continued)

D. Related Handbooks

The following table provides handbooks related to this handbook.

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC-approved form standards for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.
GSH	This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations Basic Provisions, including the Catastrophic Risk Protection Endorsement; the Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plans; and the Whole-Farm Revenue Protection Pilot Policy.
LAM	This handbook provides the official FCIC-approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.
GV LASH	This handbook provides specific loss adjustment procedures for GV.

- (1) This handbook contains terms, abbreviations, and definitions general (not crop specific) to the Grapevine Insurance Program are identified in the CIH, GSH, and LAM.
- (2) Terms, abbreviations, and definitions specific to the Grapevine Insurance Program are listed in [Exhibits 1](#) and [2](#) herein, and specific procedures in this handbook are identified as additions or exceptions to those general procedures contained in the CIH.

2 Responsibilities

A. AIP

AIPs must use standards, procedures, methods, and instructions as authorized by FCIC in the sale and service of policies. Each AIP is responsible for using RMA-approved procedures. Procedures, herein, must be administered on a policy basis.

B. Agent

In addition to the responsibilities discussed in the CIH, the agent will assist the insured in completing the annual acreage report, PAW (GV), and advise insureds of their responsibility to comply with all of the reporting requirements of the policy.

2 Responsibilities (Continued)

C. Insured

To be eligible for the Grapevine Insurance Program, insureds must comply with all terms and conditions of the BP and CP.

- (1) The agent will assist the insured to ensure that the stage-blocks reported by the insured are established in accordance with the definitions of block and stage found in the CP and the stage table in [Para. 23E](#) of this handbook.
- (2) The agent will assist the insured in correctly reporting the number of vines by block within the unit by utilizing plat maps, Vineyard Identification Maps, past acreage reports, and/or other relevant sources.
- (3) In addition to the responsibilities discussed in the CIH, the insured must accurately report the number of vines in each unit by stage-block on the PAW (GV) (including set out dates) and the acreage report. Stage-block locations are identified on the Vineyard Identification Maps.

3-10 (Reserved)

PART 2: GRAPEVINE CROP PROVISIONS AND PROGRAM DETAILS

11 Availability

The GV Insurance Program is patterned after other tree-based dollar amount of insurance programs (Plan 40) and provides an indemnity for vines that are damaged during the insurance period by the listed perils contained in the CP. The program is administered under the guidelines contained in this handbook and the CIH.

The GV program is available in counties where the GV Insurance Program is offered in the AD.

Written agreements are not allowed under the GV Insurance Program.

12 Eligibility

A. Grapevine Insurance Program

The GV Insurance Program is available to all persons with a share in insurable GV acreage meeting the insurability provisions contained in the BP, CP, and SP, and located in counties listed in the AD for the purpose of producing a crop intended to be sold for human consumption in accordance with the BP, CP, and SP.

B. Ineligible Persons

Any person with a delinquent federal crop insurance debt to RMA or an AIP, or who is otherwise ineligible under the BP, may not obtain GV insurance coverage.

13 Important Dates

A. Contract Change Date

August 31, preceding the cancellation date.

B. Sales Closing Date

November 1 for the crop year.

C. Cancellation and Termination Dates

November 1 for the crop year.

D. Premium Billing Date

August 15 for the crop year.

E. Acreage Reporting Date

For new and carryover insureds, November 1 for the crop year.

13 Important Dates (Continued)

F. Beginning of the Insurance Period Dates

- (1) For new policies: On December 1 following the SCD date unless the AIP notifies the insured prior to December 1 that all or a part of the insured's vines are not insurable. See section 10(a)(2) of the CP for attaching insurance for added vines after December 1.
- (2) For carryover policies: December 1 of the crop year.

G. Calendar Date for the End of the Insurance Period

November 30 for the crop year.

14 Coverage Levels and Policy Changes

A. Coverage Levels

The insured may elect different coverage levels for different types of the insured crop if the insured has not elected the CAT coverage.

Example: The insured may elect the 75 percent coverage level on Group A vines and the 65 percent coverage level for Group B vines.

B. Price Election (Vine Reference Price)

The insured may select a different percent of the price election by type even if the price elections for each type are the same.

Example: If the insured chooses 100 percent of the maximum price for Group A vines, the insured may choose 75 percent of the maximum price for Group B vines.

C. CAT Coverage

If the insured elects the CAT coverage for any type of the insured crop, CAT coverage (50 percent coverage level/55 percent price election) will be applicable to all insured grapevine acreage of the crop in the county.

D. Policy Changes

Changes to the insurance coverage that would become effective for the current crop year are limited as follows:

- (1) For new policies, changes may not be made after the SCD.
- (2) In subsequent years, for carryover policies, the insured may elect, prior to the SCD, a higher coverage level, higher price percentage, or optional coverage on the applicable form except as provided in section 3(c) of the CP.

D. Policy Changes (Continued)

- (3) The insured may elect:
 - (a) by the SCD:
 - (i) a higher coverage level;
 - (ii) a higher price percentage; or
 - (iii) to add optional coverage (Occurrence Loss Option); or
 - (b) by the ARD:
 - (i) to increase the insured share; or
 - (ii) to report additional insurable vines such that the amount of protection increases more than 10 percent. The additional vines must be inspected and accepted before insurance will attach (see section 10(a)(2)(ii) and (iii) of the CP).
- (4) If insured damage is evident at the time the election is made under Para. 14D(2) or if damage occurs after the SCD but before the date insurance coverage attaches for the crop year under Para. 14D(3)(a) or (b), any election or change made under Para. 14D(2) or (3) will not be effective for the crop year for which the election or reported change was made.

15-20 (Reserved)

PART 3: GRAPEVINE PROVISIONS AND PROGRAM DETAILS

21 Insured Crop

A. Insured Commodity

The insured commodity is listed in the AD and SP.

B. Insurability

In accordance with section 8 of the CP, the insured crop will be all vines in the county for which a premium rate is quoted in the AD:

- (1) that are grown in the county listed on the insured's application;
- (2) that are types specified in the SP that are adapted to the production area;
- (3) in which the insured has a share;
- (4) that have the potential to produce a yield typical of a healthy vine of the same age as the subject vines;
- (5) that are located in a block that contains the minimum number vines per acre specified in the SP, if applicable; and
- (6) that are grown to produce a commodity intended to be sold as fruit, wine, or juice for human consumption.

C. Exclusions

In addition to the exclusions listed in section 8 of the CP, the insured crop will not include any vines that:

- (1) are unsound, diseased, or unhealthy;
- (2) have been grafted within a 6-month period before the date insurance attaches;
- (3) were damaged by a cause of loss before the beginning of the insurance period. If insured vines suffered such damage the previous crop year, then insurance will not attach until the previous year's damage is determined, the insured submits a revised acreage report, and the vines are accepted by the AIP; or
- (4) are inspected by the AIP and considered unacceptable.

D. Insurable Acreage

- (1) Vines interplanted with other perennial crops are insurable unless the AIP inspects the acreage and determines it is not insurable.
- (2) Each insurable block must contain the minimum number of insurable vines per acre specified in the SP, if applicable.

A Crop Provisions – Insured Causes

The CP provide crop insurance coverage only against the following causes of loss that occur within the insurance period:

- (1) freeze;
- (2) hail;
- (3) flood;
- (4) fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris removed from the vineyard;
- (5) insects, diseases, and other pathogens if allowed in the SP; and
- (6) failure of the irrigation water supply if caused by an unavoidable, naturally occurring event that occurs during the insurance period.

B. Crop Provisions – Exclusions

In addition to causes of loss excluded in section 12 of the BP, damage other than actual damage to the vine from insured causes specified above is not insured except as provided in section 13(c) of the CP.

23 Establishing the Amount of Protection and Unit Value

A. Amount of Protection (Unit)

The dollar amount for the unit is calculated by multiplying the number of insurable vines reported by the insured in each stage-block by the insured’s applicable vine reference price for each stage-block by the price percentage selected by the insured for the type, totaling these values, and then multiplying this result by the coverage level selected by the insured for the type.

The applicable vine reference price is the Vine Reference Price shown in the AD.

B. Unit Value

The unit value is the dollar amount determined for all insurable vines in each stage-block before any vine loss occurs times the applicable reference price for each stage-block, totaling these values (see Para. 23A above), and then multiplying this result times the insured’s coverage level. The unit value is the basis for the indemnity and calculation of the URF.

C. Certification

Applicants for insurance certify the numbers and ages of vines to be insured by submitting a Grapevine Producer Pre-Acceptance Worksheet, shown in [Exhibit 3](#) with instructions for completion.

C. Certification (Continued)

- (1) The applicant identifies the blocks of vines in each unit and provides information about the number of vines and set out dates used to designate the stage-blocks that comprise each unit.
- (2) The applicant also provides a Vineyard Identification Map (shown in [Exhibit 4](#) with instructions for completion) that shows locations of the stage-blocks identified in the PAW (GV).
- (3) Insureds are not required to submit a revised PAW (GV) and maps in subsequent years of coverage unless changes occur which alter the numbers of vines and/or stage-block designation, vines are damaged (see section 6(b) of the CP), or as required by the CIH. The insured may use the original PAW (GV) to certify that no changes have occurred (see [Exhibit 3](#)).

D. 75/25 Rule for Determining Vine Stages

Insureds must report vines by block on the PAW (GV).

- (1)** For blocks in which 75% or more of the vines are the same stage, the insured may report the block as one stage-block.

Example 1: An insured has one unit of vines containing 400 stage II vines and 100 stage I vines.

The block may be reported as follows:

Block Number	Stage-Block	Stage	Number of Vines
1	1-II	II	500

The insured elects a 75% coverage level and **100% price percentage**. The stage II vine reference price is \$20.

Amount of protection = [500 vines × (\$20 × 100% price percentage)] × 75% = \$7,500

Example 2: The 100 stage I vines in the preceding example could be reported as a separate block if there is a distinct change in planting pattern in one area of the vineyard (e.g., end rows at the edge of a vineyard).

D. 75/25 Rule for Determining Vine Stages (Continued)

Example 2 (Continued):

The insured may report the blocks as follows:

Block Number	Stage-Block	Stage	Number of Vines
1	1-II	II	400
2	2-I	I	100

The stage I vine reference price is \$12.

Amount of protection = [400 vines × (\$20 × 100% price percentage)] + [100 vines × (\$12 × 100% price percentage)] × 75% = \$6,900

- (2) For blocks in which less than 75% of the vines are the same stage, the insured must separate the blocks into stage-blocks and report the number of vines in each stage-block.

Example 3: An insured has one unit of vines containing 300 stage II vines and 200 stage I vines.

The block must be reported as follows:

Block Number	Stage-Block	Stage	Number of Vines
1	1-II	II	300
1	1-I	I	200

Each stage-block would be reported separately on the PAW (GV).

The insured elects a 75% coverage level and 100% price percentage. The vine reference prices are \$20 for stage II, and \$12 for stage I.

Amount of protection = [300 vines × (\$20 × 100% price percentage)] + [200 vines × (\$12 × 100% price percentage)] × 75% = \$6,300

- (3) If the vines described in (2) were interplanted, the two stage-blocks would be shown in the same location on the Vineyard Identification Map.

E. Grapevine Stages

Grapevine stages will be based on the number of months since the vines were set out (Stage I – set out through 12 months, Stage II – 13 through 48 months, Stage III – more than 48 months after set out), as described in the table below.

Stage At The Beginning Of The Crop Year¹

Event Crop Year	Crop Year 2025	Crop Year 2026	Crop Year 2027	Crop Year 2028	Crop Year ≥ 2029
Set Out April 10, 2024	Stage I December 1, 2024 8 months old ²	Stage II December 1, 2025 20 months old	Stage II December 1, 2026 32 months old	Stage II December 1, 2027 44 months old	Stage III December 1, 2028 >48 months old

¹The crop year is designated by the calendar year in which insurance ends.

²Stage is based on whole months (including the month of set out) as of December 1, the beginning of the crop year.

24 PAW (GV)/PAIR (GV)

- (1) The PAW (GV) is completed annually (self-certification allowed following year of application) and submitted by the ARD (see [Exhibit 3](#) for completion instructions and sample worksheet).
 - (a) The applicant/insured certifies:
 - (i) by stage-block, type, and practice for each unit, the number of vines to be insured and the applicable stage, by completing a PAW (GV); and
 - (ii) other information contained on the PAW (GV).
 - (b) The applicant/insured also provides a Vineyard Identification Map (shown in [Exhibit 4](#) with completion instructions) that shows locations of the stage-blocks identified in the PAW (GV);
 - (c) An amended or revised PAW (GV) must be completed if any changes have occurred since the original certification that would alter the stage-block designations or the numbers of vines in affected stage-blocks (e.g., periodic changes, vine damage resulting in removal/thinning of vines, etc.; see [Exhibit 3](#) instructions); and
 - (d) The PAW (GV) triggers the need for a PAIR (GV) when the applicant/insured indicates in the Remarks section:
 - (i) “...damage (e.g., freeze, fire, etc.) occurred to vines that will reduce the insured crop’s coverage from previous crop years?”; or
 - (ii) “...practices or production methods (e.g., removal or thinning) have been performed that will reduce the insured coverage from previous crop years?”

(2) Applicable changes must be reported on the acreage report.

(a) PAIR (GV) (See [Exhibit 5](#) for completion instructions and sample worksheet.)

The PAIR (GV) may be initiated at the AIP's discretion, except that inspections and PAIR (GV)s are required and must be completed on or before December 1:

- (i) for new applications;
- (ii) for added insurable vines;
- (iii) if related to insurability determinations;
- (iv) for carryover policies when the insured transfers to a different AIP; or
- (v) when triggered by the PAW (GV). See Para. 24(1)(d) of this handbook.

(b) Inspections and PAIR (GV)s are required for carryover insureds:

- (i) if on the PAW (GV), comments in the Remarks section indicate changes (e.g., vine damage, change in the number of vines, stage changes, etc.) have occurred since the original certification or cultural practices have been performed that will reduce the coverage of the insured crop; and
- (ii) when spot checks are completed.

(c) An inspection and PAIR (GV) may be initiated at the discretion of the AIP or RO, when vines are removed.

(d) Key items the loss adjuster/inspector should consider in completing the PAIR (GV) are:

- (i) conditions identified in [Para. 21B](#) and [C](#) of this handbook;
- (ii) vine count/type/stage by block;
- (iii) date of any removal or thinning; and
- (iv) whether the vineyard is being maintained in a recommended manner with adequate vine spacing, no over-crowding, good vineyard floor management practice, etc.

25 Acceptable Records

A. Acceptable Records

Acceptable records may be requested at the time of loss to substantiate vine counts and stages reported by applicants/insureds. Insureds are not required to submit copies of their records to the AIP unless required by the loss adjuster at the time of claim settlement due to discovery of a discrepancy between the stage-blocks that were reported for the unit and the actual numbers and stages of vines in the unit.

B. Record Types

The following types of records are acceptable, if the records indicate the location, the number of vines and planting dates:

- (1) planting records (vineyard management records); and
- (2) AIP recorded evidence, which includes PAIR (GV)s, acreage reports, and any other documentation of vine ages that was used to establish insurance coverage for the vines.

C. Grapevine Pre-Acceptance Worksheet and Vineyard Identification Map

- (1) Insureds should be encouraged to obtain and use acceptable records to prepare a PAW (GV) and Vineyard Identification Map (see [Exhibits 3](#) and [4](#) for completion instructions and sample worksheet and map).
- (2) The PAW (GV) and Vineyard Identification Map are submitted with the application. For subsequent crop years, the PAW (GV) is completed annually (self-certification allowed following year of application) and submitted by the ARD. The Vineyard Identification Map is also used in conjunction with the PAW (GV).
- (3) The applicant/insured certifies:
 - (a) by stage-block for each unit, the numbers and stages of vines to be insured, by completing a PAW (GV) (see [Exhibit 6](#) for instructions on determining vine age); and
 - (b) other information contained on the PAW (GV).

D. Grapevine Pre-Acceptance Inspection Report (PAIR (GV))

See [Exhibit 5](#) for instructions and completion of the PAIR (GV).

E. Grapevine Numbers and Stage Determinations

- (1) A visual inspection is required to establish the unit value for claim settlement and will be completed by a loss adjustment contractor or company employee, who has been trained in loss adjustment procedures to determine the actual (existing) vine numbers and stages.
 - (a) If an inspection reveals no discrepancy between the reported and actual numbers and stages of vines, the loss adjuster (or trained company employee) should sign and date the PAW (GV) that was submitted by the insured to verify that the information was found to be accurate.

E. Grapevine Numbers and Stage Determinations (Continued)

- (b) If an inspection reveals a discrepancy between the reported and actual numbers and stages of vines, the loss adjuster can:
 - (i) request to examine the records used by the insured to complete the PAW (GV) and Vineyard Identification Map;
 - (ii) establish the numbers of vines in each stage-block using the setting distances shown in [Exhibit 7](#); or
 - (iii) conduct a vine count.
- (2) AIPs may use the instructions provided in [Exhibit 3](#) to correct the PAW (GV) to establish the number of vines and stage-blocks of vines in each unit at the time of loss, if the information provided by the policyholder was not accurate. Both the insured and the AIP representative must sign and date the revised PAW (GV).

26 Unit Division

A. Whole-Farm Unit

Whole-farm units are not applicable.

B. Basic Unit

A basic unit will be established in accordance with section 1 of the BP.

C. Optional Units

In lieu of section 34(c) of the BP, optional units may be established only if each optional unit is:***

- (1) located on non-contiguous land; or
- (2) a separate vineyard located on contiguous acreage that is separated from any other vineyard on such acreage and that meets the minimum distance and acreage requirements specified on the SP (see [Exhibit 8](#)).

D. Enterprise Units

In lieu of section 34(a)(2)(i) - (iii) of the BP, for an enterprise unit:***

- (1) to qualify, an enterprise unit must contain all the insurable acreage of the same insured crop in:
 - (a) two or more optional units;
 - (b) two or more sections, section equivalents, or FSA farm numbers; ***

D. Enterprise Units (Continued)

- (c) any combination of two or more parcels under section 2(c)(1)(i) and (ii) of the CP; or
 - (d) one optional unit, section, section equivalent, or FSA farm number that contains at least 660 planted acres of the insured crop; and
- (2) at least two of the optional units, sections, section equivalents, or FSA farm numbers under section 2(c)(1)(i) – (iii) of the CP each must contain at least the lesser of 20 acres or 20 percent of the insured crop acreage in the enterprise unit. Separate optional units, sections, section equivalents, or FSA farm numbers may be aggregated to meet the 20 acre or 20 percent acreage requirement.
- (3) The insured must separately designate on the acreage report each basis in 2(c)(1) of the CP they used to qualify for an enterprise unit.
- (4) Sections 34(a)(2)(v), (vii), and (viii) of the Basic Provisions are not applicable.

E. Unit Division Limitation

No other unit division under section 34 of the BP is applicable unless allowed in the SP.

27 Policy Calculation Examples

AD show the following vine reference prices and premium rate:

Group A Grafted vines: \$12.00/stage I vine; \$20.00/stage II vine.

Premium Rate: 1.5%

The insured elects the 75% coverage level and 100 percent price percentage. The insured has a 100 percent share in 3,000 Group A (1,400 stage I vines and 1,600 stage II vines) in the unit. The amount of protection provided by the policy for the crop unit is \$36,600.00 [1,400 stage I vines × (\$12.00 × 100% price percentage)] + [1,600 stage II vines × (\$20.00 × 100% price percentage)] × 75% coverage level.

The premium due is \$549.00 (\$36,600.00 amount of insurance × 0.015 premium rate × 100% share).

A. Loss Example (with no previous claim)

Freeze destroys 700 stage II Group A Grafted vines. The unit value is determined to be the same as the amount of protection and the URF is 1.000. The indemnity will be calculated as follows:

The number of vines destroyed because of freeze is 700.

The unit deductible is \$12,200.00 = [1,400 stage I vines × (\$12.00 × 100% price percentage)] + [1,600 stage II vines × (\$20.00 × 100% price percentage)] × 25 percent deductible.

A. Loss Example (with no previous claim) (Continued)

The damage value is \$14,000.00 = [700 stage II vines × (\$20.00 × 100% price percentage)] × 100 percent damage for destroyed vines.

The damage value for the crop year for this loss minus the unit deductible is \$1,800.00 = \$14,000.00 damage value – \$12,200.00 unit deductible.

The preliminary indemnity multiplied by the URF and share is \$1,800.00 = \$1,800.00 × 1.000 × 1.000.

The indemnity payable is \$1,800.00.

B. Loss Example (with previous claim)

Freeze destroys the remaining 900 stage II Group A Grafted vines in the same crop year. The unit value is determined to be the same as the amount of protection and the URF is 1.000. The indemnity for freeze will be calculated as follows:

The number of vines destroyed because of freeze is 900.

The unit deductible is \$12,200.00 = [1,400 stage I vines × (\$12.00 × 100% price percentage)] + [1,600 stage II vines × (\$20.00 × 100% price percentage)] × 25 percent deductible.

The damage value for the current loss is \$18,000.00 = [900 stage II vines × (\$20.00 × 100% price percentage)].

The total damage value for the crop year is \$32,000.00 = \$18,000.00 current damage value + \$14,000.00 damage value from previous loss.

The total indemnity for the crop year is \$19,800.00 = \$32,000.00 total damage value for the crop year – \$12,200.00 deductible.

The preliminary indemnity for this occurrence multiplied by the URF and share is \$18,000.00 = \$18,000.00 × 1.000 × 1.000.

Indemnity owed for this most recent cause of loss is \$18,000.00 = \$19,800.00 total indemnity for the crop year – \$1,800.00 previous indemnity.

Note: See section 13(h) of the CP for applicable indemnity adjustments if freeze protection practices under the freeze protection option are not applied.

28 Excluding Coverages

The following coverages do not apply to the GV Insurance Program:

- (1) Prevented Planting; or
- (2) Late Planting.

29 Service Forms

The following forms are required for the GV Insurance Program:

- (1) Application;
- (2) Policy Change;
- (3) Grapevine Producer Pre-Acceptance Worksheet;
- (4) Vineyard Identification Map;
- (5) Grapevine Pre-Acceptance Inspection Report; and
- (6) Acreage Report.

30 (Reserved)

PART 4: ENDORSEMENTS AND OPTIONS

31 Endorsements and Options

The GV Insurance Program has options that add supplemental coverage, exclude coverage, or otherwise modify the coverage.

A. Occurrence Loss Option (OLO)

An insured with a GV Policy in effect may elect to obtain additional coverage on the insured vines through the use of this option (where premium rates for the option are provided on the AD). The option applies to all insurable vines of the insured crop in the county. The option is continuous and must be elected by the SCD for the crop year. The option may be canceled in accordance with the cancellation provisions of the policy.

- (1) The insured may elect the OLO if the insured has not elected coverage under the CAT Endorsement.
- (2) An indemnity will be due under the OLO only if the amount of insured damage within all SDVs identified as a result of the most recent cause of loss is at least five percent (5%) of the unit value (unless otherwise specified in the SP).
- (3) The amount of the indemnity will be determined by:
 - (a) multiplying the total number of vines in each stage-block (in all SDVs identified as a result of the most recent cause of loss) by the insured's vine reference price (the applicable AD vine reference price by the insured's price percentage) and applicable percent damage for each stage and then totaling these values to determine the damage value;
 - (b) multiplying the damage value by the coverage level selected by the insured for the type to determine the amount of insured damage;
 - (c) multiplying the amount of insured damage by the URF; and
 - (d) multiplying the result of (3)(c) by the insured's share.

If (3)(b) is equal to or greater than (2), the amount in (3)(d) is the amount of indemnity due.

- (4) The total amount of indemnities payable on a unit during the crop year is limited to the lesser of the amount of protection for that unit or the unit value times the insured's share.

OLO Calculation Example (with no previous claim)

AD show the following vine reference prices and premium rate:

Group A Grafted vines: \$12.00/stage I vine; \$20.00/stage II vine

Premium Rate: 3%

A. Occurrence Loss Option (OLO) (Continued)

OLO Calculation Example (with no previous claim) (Continued)

The insured elects the 75% coverage level and 100% price percentage. The insured has a 100% share in 3,000 Group A Grafted vines (1,400 stage I vines and 1,600 stage II vines) in the unit. The amount of protection provided by the policy for the crop unit is \$36,600.00 [1,400 stage I vines × (\$12.00 × 100% price percentage)] + [1,600 stage II vines × (\$20.00 × 100% price percentage)] × 75% coverage level. The premium due is \$1,098.00 = (\$36,600.00 amount of insurance × 0.03 premium rate × 100% share).

Freeze destroys 700 stage II Group A vines. The unit value is determined to be the same as the amount of protection and the URF is 1.000. The indemnity will be calculated as follows:

Five percent (5%) of the unit value is \$1,830.00 = \$36,600.00 × 0.05.

The damage value is \$14,000.00 = [700 stage II vines × (\$20.00 × 100% price percentage)] × 100% damage for destroyed vines.

The amount of insured damage is \$10,500.00 = \$14,000.00 damage value × 75% coverage level.

The amount of insured damage is more than 5% of the unit value (\$10,500.00 > \$1,830.00).

Indemnity owed for the most recent cause of loss is \$10,500.00 = \$10,500.00 × 1.000 URF × 100% share.

B. Freeze Protection Option

An insured with a GV Policy in effect may elect to obtain additional coverage on the insured vines through the use of this option (where premium rates for the option are provided on the AD). The option applies to all insurable vines of the insured crop in the county. The option is continuous and must be elected by the SCD for the crop year. The option may be canceled in accordance with the cancellation provisions of the policy. See section 13(h) of the CP and the SP for additional information.

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

The following table contains RMA-approved acronyms used in this handbook.

Approved Acronym/Abbreviation	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
ARD	Acreage Reporting Date
BP	Basic Provisions
CAT	Catastrophic Risk Protection Endorsement
CIH	FCIC-18010 Crop Insurance Handbook
CP	Crop Provisions
DSSH	FCIC-24020 Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FSA	Farm Service Agency
GSH	FCIC-18190 General Standards Handbook
GV	Grapevine
LAM	FCIC-25010 Loss Adjustment Manual
LASH	Loss Adjustment Standards Handbook
OLO	Occurrence Loss Option
OPI	Office of Primary Interest
PAIR (GV)	Grapevine Pre-acceptance Inspection Report
Para.	Paragraph
PAW (GV)	Grapevine Producer's Pre-acceptance Worksheet
RMA	Risk Management Agency
RO	Risk Management Agency Regional Office
SCD	Sales Closing Date
SDV	Stand of Damaged Vines
SP	Special Provisions
SRA	Standard Reinsurance Agreement
URF	Underreport Factor
USDA	United States Department of Agriculture

Exhibit 2 Definitions

Amount of insured damage: The dollar amount determined by multiplying the damage value by the coverage level.

Amount of protection (unit): The dollar amount for the unit calculated by multiplying the number of insurable vines reported by the insured in each stage-block by the insured's vine reference price for the stage-block, totaling these values, and then multiplying this result by the coverage level selected by the insured.

Block: A stand of vines of the same type on acreage sharing a common boundary with no discernible change in the planting pattern.

Bud union: The location on the vine where a bud from one vine variety is grafted onto the rootstock of another variety.

Crop year: In addition to the definition in section 1 of the Basic Provisions, the period beginning December 1 and extending through November 30 of the following year and is designated by the calendar year in which the period ends.

Damaged (damage): In addition to the definition in section 1 of the Basic Provisions, a destroyed vine that requires removal due to an insured cause of loss that occurs during the insurance period.

Damage value: The dollar amount determined by multiplying the actual number of insurable vines in each stage-block damaged by the most recent cause of loss by the insured's vine reference price for each stage-block, multiplying this result for each stage-block by the percent of damage applicable to each stage-block, and totaling these values.

Destroyed vine:

- (a) For damage due to insured causes, any insurable vine that:
 - (1) is dead;
 - (2) has no live wood above the bud union; or
 - (3) is damaged to the extent the vine will not recover within the 12-month period provided in section 13(f)(2) of the Crop Provisions.
- (b) Destroyed vines are considered 100 percent damaged. The percent of damage is determined in accordance with section 13(b), (c), and (g) of the Crop Provisions.

Freeze: The formation of ice in the cells of the vines caused by low air temperatures.

Grafting: Creating a permanent union between two plants by placing a scion on the rootstock (root or trunk) of another.

Interstock: That area of the vine that is grafted to the rootstock. For example, the rootstock may be Riparia, Vinifera and the grafted scion Cabernet Sauvignon.

Exhibit 2 Definitions (Continued)

Occurrence loss option: Coverage that may be elected by the insured that eliminates the unit deductible in accordance with section 15 of the Crop Provisions.

Practice: A practice as identified in the Special Provisions.

Remove (removal, removed, removing): Conducting the necessary operations to prepare the site of a destroyed vine for a replacement vine including removing the destroyed vine or removing the dead wood above the bud union in preparation for grafting.

Replacement vine: A vine set out or a damaged vine that is field grafted in the same location as the destroyed vine.

Scion: A detached living portion of a plant joined to a rootstock in grafting.

Set out: A vine that is insurable:

- (a) upon transplanting in the vineyard; or
- (b) after the six-month period following field grafting in the vineyard.

Share: In addition to the definition in section 1 of the Basic Provisions, an insured tenant or operator must have a lease with the owner of the vineyard that requires tenant or operator to maintain the vineyard using accepted vineyard management practices. The lease agreement must clearly state the tenant is entitled to their insured share of any indemnities under the Grapevine Crop Provisions. A copy of the lease must be on file with the approved insurance provider at the time insurance attaches. However, only for the purpose of determining the amount of indemnity, the insured's share will not exceed the insured's share at the time of loss.

Stage: A vine-classification system used by the approved insurance provider. At the time insurance attaches, the stage of each insurable vine in the unit, unless otherwise specified in the Special Provisions, is:

- (a) Stage I, from when the vines are set out through 12 months after set out;
- (b) Stage II, vines that is 13-48 months old after set out; and
- (c) Stage III, vines that are more than 48 months old after set out.

Stage-block: A block in which at least 75 percent of the vines are the same stage at the time insurance attaches.

Stand of damaged vines (SDV): The area or areas within a unit where damage due to the same insurable cause of loss occurs, as established by the approved insurance provider for the crop year and used to determine the damage value for the unit. If distinct areas of damaged vines within the unit cannot be established, the stand of damaged vines will be the entire unit.

Type: A category of the insured crop as identified as a type(s) in the Special Provisions for the purpose of allowing separate coverage levels and price elections (see section 3(a)(1) and (2) of the Crop Provisions).

Undamaged vine: An insurable vine that does not require removal.

Underreport factor (unit): A factor determined by the insurance provider and used to adjust the insured's indemnity in section 13(a) of the Crop Provisions when the insured has underreported the number of insurable vines. The factor is the result of dividing the amount of protection by the unit value, rounded to three decimal places not to exceed 1.000.

Unit deductible: The dollar amount determined by multiplying the actual number of insurable vines in each stage-block in the unit on the day before the loss (but not reduced for any insured damage that occurred during the crop year) by the insured's vine reference price for each stage-block, totaling these values, and multiplying this result by the deductible (1.0 minus the coverage level).

Unit value: Unless otherwise specified in the actuarial documents, the amount determined by multiplying the actual number of insurable vines in each stage-block in the unit, as determined by the approved insurance provider, on the day before the loss (but not reduced for any insured damage that occurred during the crop year) by the insured's vine reference price for each stage-block, totaling these values, and then multiplying this result by the coverage level selected by the insured.

Vine reference price: The price per vine, by stage, type, and practice listed in the actuarial documents for vine replacement, that is used in calculating the unit value, the amount of protection, and the damage value.

Exhibit 3 Grapevine Producer Pre-Acceptance Worksheet

Instructions for Completion

Items to be completed by the approved insurance provider are denoted [AIP].

Element	Required Information
Name of Applicant/Insured	Enter the name of the applicant or insured as it appears on the application for insurance.
Crop Year	Enter the crop year for which the worksheet is being completed.
County	Enter the name of the county in which the vines are located.
Agent [AIP]	Enter the name, address, and phone number of the agent who services or will service this contract, as applicable.
Contract Number [AIP]	Enter the contract number from the most recent Policy Confirmation. In the case of a new applicant, enter only the 2-digit state and 3-digit county code, e.g., XX-XXX.
Address of Applicant/Insured	Enter the mailing address of the applicant or insured as it appears on the application for insurance.
Phone Number of Applicant/Insured	Enter the area code and telephone number at which the applicant or insured can be reached during normal business hours.

Individual Vineyard Data:

Element/Item Number	Required Information
(1) Unit Number [AIP]	Each insured crop type will begin unit numbering with 0001-0000BU or 0001-0001OU. Basic and optional units are allowed as defined in the CP.
(2) Block Number	By line, enter the block number as identified on the vineyard identification map. A block is a stand of vines on acreage in the unit sharing a common boundary with no discernible change in planting pattern (a homogenous planting pattern) and may or may not consist of different vine stages. If there is a change in planting pattern that distinguishes areas of different vine stages within the stand (vineyard), the insured can report the areas as separate blocks.
(3) Section	Enter the legal description (section number or other applicable legal description in place of section, township, and range) for the vineyard location. (a) Complete a separate worksheet for each section. Note all section numbers in the "Remarks" section. (b) In the absence of sections, townships, and ranges, use the applicable legal description for the area to complete items (3) through (5). Enter the Farm/Tract/Field Number if available.
(4) Township (Twp.)	Enter the legal description (township number) for the vineyard location if available [see item (3)(b)].
(5) Range	Enter the legal description (range number) for the vineyard location if available [see item (3)(b)].

Exhibit 3 Grapevine Producer Pre-Acceptance Worksheet (Continued)

Element/Item Number	Required Information
(6) Crop & Type	Enter the applicable commodity name; also enter the insured crop type (such as Group A or Group B) as specified in the SP.
(7) Acres in Block	Enter the acres occupied by the block, rounded to the nearest tenth.
(8) Vine Spacing	Enter the average vine spacing, in whole feet, for the block. If there is a wide variation in spacing, enter "varying."
(9) Vine Count	Enter the total number of vines in the block. Enter an estimate (identify as "Est") if accurate determination is impractical.
(10) Vine Stage	The stages (I - III) are shown on separate lines of the worksheet.
(11) Month & Year Set	Enter the month and year of set out for the vines in each stage shown on separate lines. If the vines of a stage were set out in different years, enter the date when most of the vines were set out.
(12) Vine Age	Enter the vine age in months (that corresponds to the date in item (11) for the vines in each stage shown on separate lines).
(13) Number of Vines	Enter the number of vines in each stage on separate lines.
(14) Percent of Vines	For each line, enter the result of dividing the number of vines in item (13) by the vine count for the block in item (9), and multiplying by 100. Round the result to whole numbers; for example, report 65.48% as 65% and 65.84% as 66%.
(15) Stage-Block Number	Determine if the block should be reported as one or more stage-blocks. If one of the percentages reported in item (14) is at least 75%, report the block as one stage-block. If none of the percentages reported in item (14) are at least 75%, report each block as a separate stage-block. Denote the stage-block on each line for which there are entries in item (14), by the block number and the vine stage. For example, if the block is No. 1 and 80% of the vines in the block are stage II, record the stage-block number as 1-II on each line for which there are entries in item (14); if the block is No. 2 and 50% of the vines in the block are stage II and 50% are stage I, record the stage-block numbers as 2-II and 2-I, respectively.
REMARKS	<p>Enter notes pertinent to the vineyard certification, such as the source of information used to complete the worksheet, method of determining vine numbers, and description of the vineyard.</p> <p>Once the initial certification (PAW (GV) and Vineyard Identification Map) has been provided, insureds who continue insurance coverage in subsequent crop years will be allowed to self-certify in the remarks section of the original PAW (GV) that no change has occurred. The insured will write "No change for XXXX Crop Year," initial and date.</p> <p>If any changes (e.g., vine damage, change in the number of vines, stage changes, etc.) have occurred since the original certification that would alter the stage-block designations or the numbers of vines in each stage-block, an amended or revised PAW (GV) and Vineyard Identification Map should be completed for any blocks of vines affected by the change. The nature and date of the revisions or amendments should be noted in the remarks section.</p>
Signature of Applicant/Insured	Sign and date the PAW (GV).

Exhibit 3 Grapevine Producer Pre-Acceptance Worksheet (Continued)

Element/Item Number	Required Information
Signature of Insurance Provider Representative	Enter the AIP representative's signature and signature date on the worksheet after conducting an inspection to verify the information provided on the PAW (GV).
Date of Inspection	Enter the date the inspection was completed.

Enter the page number of this form in the first blank and the total number of pages of this form for this contract in the second blank. For example: PAGE 2 OF 3 PAGES.

Exhibit 3 Grapevine Producer Pre-Acceptance Worksheet (Continued)

GRAPEVINE PRODUCER PRE-ACCEPTANCE WORKSHEET (FOR ILLUSTRATION ONLY)															
NAME OF INSURED/APPLICANT <p style="text-align: center;">I. M Farmer</p>					CROP YEAR <p style="text-align: center;">YYYY</p>		COUNTY <p style="text-align: center;">Napa</p>			AGENT			CONTRACT NUMBER <p style="text-align: center;">06-XXX</p>		
ADDRESS OF INSURED/APPLICANT <p style="text-align: center;">xxxx North Street Mission, California xxxx</p>					PHONE NUMBER OF INSURED/APPLICANT <p style="text-align: center;">XXX-XXX-XXXX</p>					Frank Agent XXXX Palm Drive Mission, California XXXXX XXX-XXX-XXXX					
INDIVIDUAL VINEYARD DATA:															
UNIT NO. (1)	BLOCK NO. (2)	SECTION (3)	TWP (4)	RANGE (5)	CROP & TYPE (6)	ACRES IN BLOCK (7)	VINE SPACING (8)	VINE COUNT (9)	VINE STAGE (10)	MONTH & YEAR SET (11)	VINE AGE (12)	NUMBER OF VINES (13)	PERCENT OF VINES (14)	STAGE-BLOCK NUMBER (15)	
0001-0000BU	1	E6	11S	13E	Grapevines	4.5	12x19	860	I	April 2022	8	95	11%	1-I	
					Group A				II	April 2019	44	765	89%	1-II	
0001-0000BU	2	E6	11S	13E	Grapevines	0.5	12x19	96	I	April 2022	8	96	100%	2-I	
					Group B										

Exhibit 3 Grapevine Producer Pre-Acceptance Worksheet (Continued)

REMARKS		
(For subsequent crop years if no changes occur from the prior crop year, the insured will enter the following statement on a copy of the insured's original Pre-acceptance Worksheet, initial and date.)		
No change for crop year. I M F , MM/DD/YYYY		
I certify that the information provided above is true and correct to the best of my knowledge.		
SIGNATURE OF INSURED/APPLICANT I.M Farmer	DATE November 1, YYYY	Page <u>1</u> or <u>1</u>
SIGNATURE OF INSURANCE PROVIDER REPRESENTATIVE I. M. Inspector	DATE OF INSPECTION November 1, YYYY	

The applicable Privacy Act statement must appear on the form (or back of the form). See the Document and Supplemental Standards Handbook (FCIC-24040) for the current statement.

Exhibit 4 Vineyard Identification Map and Instructions for Completion

Item:

- (1) Enter the name of the insured or applicant.
- (2) Enter the county where insurance attaches.
- (3) Enter the policy number.
- (4) Enter the crop and type.
- (5) Enter the unit number.
- (6) Enter the section, township, and range (or applicable legal description in place of section, township, and range) in which the insured crop is located.
- (7) Maps: Identify the acreage to be mapped using a unit designation.
 - (a) Identify highways and other significant landmarks that can be used to help identify vineyard locations.
 - (b) Outline vineyard locations. Draw vineyards in actual shapes and as close to scale as possible. Indicate the stages of planted vines, if identifiable. Indicate any acreage of vines that has been excluded from coverage by labeling as “excluded.”
 - (c) Outline land ownership boundaries in red for each section involved. Indicate land ownership across section lines with tie bars.

VINEYARD IDENTIFICATION MAP (FOR ILLUSTRATION ONLY)

I.M. Farmer (Name of Insured or Applicant) Napa (County) XXXXXXXX (Policy Number)

Crop/Type: Grapevines - Group A Unit No.: 0001-0001OU 0001-0002OU

Legal Description: Township: 11S Range: 13E

Section: 6

Section: 7

			Stage II				
	Stage II						

			Stage I				
			Stage II				

Section: _____

Section: _____

Comments:

VINEYARD IDENTIFICATION MAP – Continuation Sheet (for illustration only)

Section: _____

Section: _____

Section: _____

Section: _____

Section: _____

Section: _____

Exhibit 5 Grapevine Pre-Acceptance Inspection Report

The AIP must inspect all acreage of vines and complete a Grapevine PAIR and map (see [Exhibit 4](#)) for insurable and uninsurable vines listed on the acreage report.

A. PAIR (GV) Requirements

PAIR (GV)s and inspections are required and may be initiated at the AIP's discretion. PAIR (GV)s will be completed by November 30:

- (1) for all new applicants;
- (2) for new added units (vines not previously in the operation);
- (3) when any acreage of vines is added under an existing policy (new vine acreage not previously in the operation meeting insurability requirements);
- (4) the year following any substantial damage;
- (5) for damage or probable loss or when an indemnity will be claimed on any unit; or
- (6) when triggered by the PAW (GV) (e.g., vine damage, change in the number of vines, stage changes, etc.).

B. Unreported Vines

If the AIP finds unreported vines during the insurance period that have not been damaged by an insured peril, the AIP must prepare a revised acreage report that includes all unreported insurable vines not entered on the original acreage report.

C. PAIR (GV) Completion Instructions

The AIP will conduct the PAIR (GV). The person completing the inspection must possess training equivalent to that of a loss adjuster.

Element	Required Information
Name of Applicant/Insured, County, and Contract Number	Complete the appropriate information that corresponds with the applicant/insured.
Name, Mailing Address, and Phone Number of Applicant	Complete the appropriate information that corresponds with the insured.
Is the vineyard managed by owner?	Check "Yes" or "No." If "No," enter manager's name, address, and telephone number.
Was Acreage Report Verified?	Answer "Yes" or "No." If "No" explain why in the "REMARKS."

Exhibit 5 Grapevine Pre-Acceptance Inspection Report (Continued)

Element	Required Information
Are other vineyards owned or operated by the applicant or insured?	<p>Answer “Yes” or “No.”</p> <p>If “Yes,” note the condition of the other vineyards owned or operated by the insured.</p> <p>In addition, note the physical location of where the vineyard is located. If necessary, enter additional comments in “REMARKS.”</p>
Is vineyard located in an established vine area?	<p>Answer “Yes” or “No.”</p> <p>If “No,” explain the general growing conditions and where the vineyard is physically located.</p> <p>Enter additional comments in “REMARKS.”</p>
Unit & Block Number	Enter unit and block number from the Summary of Coverage after it is verified to be correct.
Crop/Type	Appropriate crop and type from the AD.
Acres in Block	Number of acres in the block, rounded to tenths.
Vine Spacing	Spacing in feet (e.g., 15 × 15). If spacing varies, enter “varying” and explain in “REMARKS.”
Vine Count	Enter total number of vines in the block acreage. Enter an estimate (identify as “Est”) if accurate determination is impractical.
Month & Year Set	<p>Enter the month and year of:</p> <p>(1) original planting, or</p> <p>(2) replacement, if more than 10 percent of the vines on any unit have been replanted.</p>
Vine Condition	<p>Enter “acceptable” or “unacceptable” as applicable.</p> <p>Explain any “unacceptable” vine conditions in “REMARKS.”</p>
Rate Area (Stage)	The correct rate class from the AD. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to AIP instructions (see the LAM).
Weed Control Measures	<p>Enter one of the following:</p> <p>(1) “CWC” Chemical Weed Control;</p> <p>(2) “W/O CWC” Weed Control Without Chemicals; or</p> <p>(3) “None” No Weed Control.</p>

Exhibit 5 Grapevine Pre-Acceptance Inspection Report (Continued)

Element	Required Information
Excluded Vines	<p>Identify vines which are uninsurable due to policy requirements (see section 8(b) of the CP). Leave unit column blank and enter “Excluded” in column for such vines.</p> <p>Explain any entry in the Remarks. Report uninsurable vines/blocks/units on the acreage report.</p>
Result of Inspection: Check “A” or Check “B”	<p>Check “A” if: There are no indications of a change in the data reported.</p> <p>Check “B” if: There are changes needed. Enter “A Revised Acreage Report” the space provided.</p>
REMARKS	<p>Note any of the following:</p> <ol style="list-style-type: none"> (1) The number of vines in the original planting pattern. (2) If more than 10 percent of the vines on any unit have been replaced, enter the total number of vines per acre in new pattern, and the total number of new vines set out with the appropriate dates. (3) If any insurable vine acreage is set out in a new pattern (interests), enter the number of vines per acre in a new pattern, and the total number of new vines set out with the appropriate dates. (4) Any unusual conditions in the vineyard or local growing area. (5) Variations in vine spacing within a vineyard. (6) Note any damage (e.g., hail, wind, freeze, etc.) and where such damage occurred. Explain in detail and provide the month/year of damage. (7) If freeze protection option elected, describe any freeze protection practices that are in place. (8) Any reasons for recommending insurance coverage not attach such as existing vine damage, etc. <p>If more space is needed, enter additional information on a Statement of Facts form and attach it to the inspection report.</p>
Is application/acreage report recommended for acceptance?	<p>Check “Yes” or “No” box, as applicable. If vines in the unit are damaged by any cause, the application may be accepted, but those damaged blocks/units will be designated as uninsurable in the “REMARKS” section.</p>
Inspector’s Signature & Code Number	<p>Inspector enters code number and signs report.</p>
Date	<p>Inspector enters date of report (MM/DD/YYYY).</p>

Exhibit 5 Grapevine Pre-Acceptance Inspection Report (Continued)

GRAPEVINE PRE-ACCEPTANCE INSPECTION REPORT								
(FOR ILLUSTRATION ONLY)								
Applicant or Insured I.M. Insured			County Napa			Contract Number XX-XXX-XXXXX		
Applicant/Insured Address XXXX North Street Mission, California Telephone Number (xxx) xxx-xxxx						Was Acreage Report Verified? YES Note condition of other vineyards owned or managed by applicant or insured N/A		
Is Vineyard Managed by Owner? <input type="checkbox"/> NO <input checked="" type="checkbox"/> YES If "No" who manages it? Telephone Number: (xxx) xxx-xxxx						Is vineyard located in an established vine area? YES		
UNIT & BLOCK NUMBER	CROP & TYPE	ACRES IN BLOCK	VINE SPACING	VINE COUNT	MONTH & YEAR SET	VINE CONDITION	RATE (Stage)	WEED CONTROL MEASURES
0001-00001 1	GRAPEVINES Group A	4.5	12 X 19	860	MM/YYYY	ACCEPTABLE	D02	NONE
0001-00002 1	GRAPEVINES Group B	0.5	12 X 19	96	MM/YYYY	ACCEPTABLE	D02	NONE
18 EXCLUDED VINES								
The Acreage Covered By The Above Contract Was Inspected On Date Shown Below With The Following Results: A. <input checked="" type="checkbox"/> Nothing Found To Require A Change In The Data Reported. B. _____ Data Reported Was Found To Be Such That _____ Was Prepared.						REMARKS Blocks 1 and 2 vines on moderate slope. Excluded Vines: 18 non-grafted seedlings		
Is application/acreage report recommended for acceptance? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO				Code Number XXXX	Inspector's Signature I. M. INSPECTOR	Date MM/DD/YYYY		

Exhibit 6 Grapevine Age Determinations

Age/Leaf year is not applicable when determining the stage of the vines and insurability in accordance with the CP. For the GV Insurance Program, stage is based on the number of months rather than crop years.

Crop year is defined in the CP as a period beginning with the date insurance attaches extending through November 30 of the following calendar year and designated by the calendar year in which the insurance ends.

For the purposes of the GV Insurance Program (see the GV CP and [Para. 23E](#) of this handbook), age is defined as the number of whole months that have elapsed since the month the vines were set out. An age determination will be made for each unit, or portion thereof, as of December 1 of each crop year.

Example: For crop year 2025, December 1, 2024, is used when determining age. Age on vines set out in April 10 of 2024 is 8 months (includes the month of set out) as of December 1.

SET OUT ¹	CROP YEAR	INSURANCE ATTACHMENT	AGE IN MONTHS (on December 1)	STAGE
April 10, 2024	2025	December 1, 2024	8	I
April 10, 2023	2025	December 1, 2024	20	II
April 10, 2022	2025	December 1, 2024	32	II
April 10, 2021	2025	December 1, 2024	44	II
April 10, 2020	2025	December 1, 2024	56 ²	III
April 10, 2019	2025	December 1, 2024	--	III
April 10, 2018	2025	December 1, 2024	--	III
April 10, 2017	2025	December 1, 2024	--	III

¹Set Out month is counted as whole month regardless of the day of set out.

²Vines older than 48 months after set out are in Stage III.

Exhibit 7 Setting Distances and Approximate Number of Vines Per Acre

		ROW SPACING (feet) × VINE SPACING (feet)																
		14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
8		389	363	340	320	303	287	275	259	248	237	227	218	209	202	194	188	182
9		346	323	303	285	269	255	242	230	220	210	202	194	186	179	173	167	161
10		311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145
11		283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132
12		259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121
13		239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112
14		222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104
15		207	194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97
16		194	182	170	160	151	142	135	128	122	116	113	109	105	101	97	94	91
17		183	171	160	151	142	134	127	121	115	110	107	102	99	95	92	88	85
18		173	161	151	142	135	127	121	115	109	104	101	97	93	90	86	83	81
19		164	153	143	135	127	121	115	109	104	100	96	92	88	85	82	79	76
20		156	145	136	128	121	115	109	104	99	95	91	87	84	81	78	75	73
21		148	138	130	122	115	109	104	99	94	90	86	83	80	77	74	72	69
22		141	132	124	116	110	104	99	94	90	86	83	79	76	73	71	68	66

The above figures are for square and hedgerow plantings. Use the formula below for vine and/or row spacings not shown in the chart:

Multiply the distance between rows by the spacing between vines within the row and divide into 43,560. Refer to the LAM for additional information on how to calculate the number of vines per acre.

Formula: 43,560 sq. ft. per acre ÷ vine spacing (L × W) = Number of vines per acre

Example: Vine row spacing 16.0 feet and vine spacing within rows 12.5 feet.

$$\frac{43,560 \text{ sq. ft.}}{16.0 \text{ ft.} \times 12.5 \text{ ft.}} = \frac{43,560 \text{ sq. ft.}}{200 \text{ sq. ft.}} = 217.8 = 218 \text{ vines per acre}$$

Exhibit 8 Optional Unit Determinations

Section 2(b)(2) of the CP authorizes a minimum distance (see the SP) used to qualify separate vineyards as optional units. The minimum distance requirement of 1 mile between optional units is established based on the closest location between the separate vineyards. Any vineyards that are within a one-mile distance of each other will be combined into a single optional unit. See the example below for guidance in determining optional units for separate vineyards.

