

# CROP

I N S U R A N C E

RAISINS

CALIFORNIA

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# CALIFORNIA RAISINS CRO

## CALIFORNIA RAISINS

Marketing tools and crop insurance are among the basic building blocks of managing profit and risk. Your ProAg® agent will assist you in reviewing and analyzing multiple factors impacting your risk management decisions. The Raisin Coverage in California is available on all raisins produced from all grape varieties grown in counties that RMA has designated as having insurable raisins (see Availability). All eligible raisins must be insured. Vineyards with north-south rows must be laid by September 8. Vineyards with east-west rows must be laid by September 20. Vineyards with mechanically harvested raisins in east-west rows must be laid down on a continuous tray by September 25. Insurance will not attach to any mechanically harvested raisins laid on a continuous tray unless the canes are severed at least 10 days prior to the time raisins are laid on trays.

## AVAILABILITY

Raisins are insurable in Fresno, Kern, Kings, Madera, Merced, Stanislaus and Tulare counties. Contact your ProAg agent for details.

## CAUSES OF LOSS\*

- Insurance is provided only against unavoidable loss of production resulting from rain that occurs during the insurance period and while the raisins are on trays in the vineyard for drying.
- Insurance can not be provided against damage or loss of production due to inability to market the raisins for any reason other than actual physical damage from an insurable cause specified in this section. For example, a producer can not be paid an indemnity if unable to market due to quarantine, boycott, or refusal of a person to accept production.
- Raisins damaged by rain that undergo a full USDA inspection and fail for mold, embedded sand, micro-analysis in excess of RAC standards, or is found to contain moisture in excess of 18%, may qualify the insured for a reconditioning payment provided all policy language is met. This is only available with buy up coverage.



## INSURANCE PERIODS & DATES

Insurance attaches at the time the raisins are placed on trays for drying and ends the earlier of:

- October 20;
- The date the raisins are removed from the trays;
- The date the raisins are removed from the vineyard;
- Total destruction of all raisins on a unit;
- Final adjustment of a loss on a unit;
- Abandonment of the raisins.

<b>Sales Closing</b>	July 31
<b>Acreage Reporting</b>	July 31

## COVERAGE OVERVIEW

Your ProAg agent will assist you in reviewing and analyzing multiple factors impacting your risk management decisions. Individual amounts of insurance for a unit will be determined by multiplying the insured tonnage by the reference maximum dollar amount, by the coverage level percentage you elect, and by your share. Producers can select a level of coverage from 50 to 75 percent of their amount of insurance or catastrophic (CAT) coverage based on 50 percent of their amount of insurance and 55 percent of the price.



# P INSURANCE (TWO PLANS)

## RAISIN RECONDITIONING POLICY — CUNA Mutual Group

Raisin Reconditioning Policy is an annual policy. This policy reimburses growers for the extra expense of wash or dry reconditioning directly due to rainfall while on trays in the insured vineyard during the insurance period. **It does not insure against lost production or a decrease in the value of raisins.**

### AVAILABILITY

This policy is only available in California. All typical raisin grape varieties are insurable, except Zante Currants and any grapes that had table grape cultural practices applied. Contact your ProAg agent for details.

### CAUSES OF LOSS\*

We insure raisins on trays for the extra expenses of slipping, additional turning, additional rolling/unrolling, and/or reconditioning due to direct rain during the insurance period.

- To qualify for an indemnity payment for slipping, additional turning, or additional rolling/unrolling, the insured raisins must receive measurable rain while they are on trays in the vineyard during the insurance period.
- To qualify for an indemnity payment for reconditioning, raisins on trays that receive rain damage must fail a full USDA inspection for defects in excess of USDA tolerances. Insurable defects are: mold, micro-contamination and embedded sand in any combination. This condition must have occurred while raisins are on trays in the vineyard during the insurance period. Ingoing tonnage, if above 20% moisture, will be reduced to tonnage at 20% moisture, using industry calculations.

## INSURANCE PERIODS & DATES

Sales Closing	July 31
Acreage Reporting	July 31

Applications signed after July 31 are NOT accepted without prior company approval.

Insureds must report the acreage on which they intend to produce raisins by the sales closing date. Acreage acquired after July 31 must be approved by ProAg before being added to the acreage report.

Coverage begins when the grapes are laid down on the trays and ceases upon the earlier date of October 20 or when the raisins are boxed/removed from the vineyard.

## COVERAGE OVERVIEW

We cover grapes that have been laid on trays for the purpose of producing raisins and the associated expenses as described below:

- That receive direct rainfall while on the trays;
- That require slipping, additional rolling/unrolling, or additional turning to minimize damage due to direct rain, or
- That are delivered to a bona fide processor and that receive and fail a full USDA inspection for direct rain damage defects, and
- Are reconditioned by a bona fide processor using a wash and dry method, as determined by us;
- Are reconditioned by a bona fide processor using Dry Process Reconditioning, as determined by us.

CONTACT YOUR PROAG AGENT FOR  
THE COMPLETE DETAILS ON BOTH  
OF THESE POLICY TYPES

ProAg® is among the fastest growing crop insurance companies in the industry. We strive to serve our clients' best interests by remaining singularly focused on our specialized line of business – crop insurance. While our nation weathers economic storms, ProAg, as a wholly owned subsidiary of CUNA Mutual Group, is positioned as a financially strong and well-capitalized insurer. With more than 80 years of service to our agents & insureds, we stand committed to continuing the principles that ProAg was founded on: **Integrity, Loyalty and Customer Service.**

Connect with us at [www.ProAg.com](http://www.ProAg.com).



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The information in this brochure is a general overview of the program. Please consult your local ProAg agent to confirm availability in your region.

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