



DID YOU KNOW: Winegrape Crop Insurance...

- You MUST sign-up no later than **January 31st** to have coverage for the upcoming crop year
- Acreage reporting deadline extended to May 15th • Crop insurance can be required for USDA programs
- **Insure to your Contract Price per ton:** for listed varieties at up to **2.0 X** the Federally set price
- Many varieties have higher pricing per ton to be paid at the time of claim **
- DON'T FORGET ABOUT GRAPE CLUSTER FREEZE INSURANCE – INSURE BLOCKS SUSCEPTIBLE TO FREEZE

How Does It Work?

The best way to understand the Federal Crop Insurance Program is by looking at an example:

Here we have a grower with 100 acres of Cabernet Sauvignon in Napa County who averages 4.0 tons per acre and has CAT Coverage. During harvest, extreme moisture damages the crop (the crop was harvested though determined to be a total loss):

How much coverage do they have at Catastrophic Level?

**200 Tons Guaranteed (50% of average yield)
X (\$5,050 X 55% Price Election)**

= \$555,500 Total Coverage

100 acres X 4.0 tons per acre X 50% coverage level X (\$5,050 X 55% price election)

How Much Will the Grower be Paid With a Total Loss?

- \$555,500 - (NOTE: Claim payment could be reduced by \$200/ton in Napa County for any lost tonnage left unharvested.)

How Much Did the Policy Cost?

- \$300 -

Deadline to Sign Up?

- January 31st -

Why Pan American?



“Pan American’s relationship with CAWG is very important. Through generous contributions, sponsorships and advertising; Pan American supports important projects and initiatives that benefit all CAWG members. That kind of support, combined with great customer service, results in a winning relationship that delivers real value.”

- John Aguirre

President, California Association of Winegrape Growers

Call today: (559)222-0300 or complete the form below and return your information by fax to (559)222-6092

You may also direct your crop insurance questions via email to: cawgmember@paula.com

Endorsed
Provider:



Pan American
An Ascension Company

WALNUT CREEK
BLYTHE
PALM DESERT

PORTERVILLE
FRESNO
PASADENA

SACRAMENTO
SALINAS
SANTA MARIA

STOCKTON
VENTURA
YUMA

WWW.ASCENSIONINS.COM

YES! Please contact me to discuss the CAWG endorsed Crop Insurance Program.

Name:		Company:	
Address:			
City, State ZIP		Est. Acres:	
Telephone: ()		E-Mail:	
Do you currently have crop Insurance..? Yes / No		What county(ies)..?	
Best time to contact you..? Morning/Afternoon/Evening		What varieties..?	

A tradition in agribusiness, Pan American Insurance Agency, Inc. provides responsive risk management support and product placement services for dozens of trade associations representing thousands of employers throughout the West. We look forward to putting our experience to work for you. CA License No. 0F89850 AISI DBA Pan American Insurance Agency, Inc. is an equal opportunity provider. **In the event of a claim, unharvested indemnified acreage will have its price election per ton reduced by: \$40 San Joaquin Valley, \$60 Sacramento Valley, \$100 Monterey, San Benito and Santa Barbara, \$150 East Bay and San Luis Obispo and \$200 Sierra Foothills, Riverside and North Coast Counties. These unharvested acreage deductions may change for 2014.