

Crop Insurance Winegrape Claims Checklist

When filing a crop insurance claim, these are the details you should be prepared to provide to your crop insurance agent:

Agent's Name:

Agent's Number:

- Cause of loss (freeze, heat, smoke, etc.)
- Date of potential damage
- Varieties/blocks impacted
- Intention (harvest, drop)
- Anticipated harvest date if known
- Contact person for adjuster

Agents will also note the date and method in which the claim was received from the grower

Additional Steps for SMOKE Claims

- Contact your agent to open a smoke claim providing the details above
- BEFORE HARVEST** Pull grape samples from vineyard for lab testing
 - Maintain separate samples by variety/block
 - Identify the sample location(s) through photos and labels
 - Freeze samples or take to a lab immediately
- Samples must be tested for Guaiacol and 4-Methylguaiacol by a certified lab
 - Follow guidance from your adjuster
 - Follow guidance from the lab on sample requirements
 - Policy has no minimum threshold for smoke markers, they just need to be “elevated”
- Do not comingle grapes – The identity of the grapes must always be maintained
- Winery rejection/price reduction letter stating cause of rejection/reduction is required
- Continue to market your grapes noting all attempts to sell them

ALWAYS WORK WITH YOUR ADJUSTER CLOSELY