

## Grape Crop Insurance Claims Checklist

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

- Cause of loss (freeze, heat, smoke, etc.)
- Date of potential damage
- Varieties/blocks impacted
- Approximate extent of damage (15%, 40%, etc.)
- Intention (harvest, drop)
- Anticipated harvest date if known
- Best 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(s) 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
    - It is recommended to keep additional samples labeled and frozen separate from those sent to the lab
- 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 co-mingle 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 CLOSELY WITH YOUR ASSIGNED ADJUSTER



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