

Grape Cluster Freeze



Meeting growers'
crop insurance
needs in California



Talk to an RCIS crop insurance agent today.

RCIS' California-based Regional Service Office team works hard to understand the crops, conditions and marketing concerns of California growers, always aiming to provide the best service possible. They share this dedication to customers with our network of local RCIS agents.

Sales Closing Date

January 31

COVERAGE

Although you take every precaution to protect your crops, occasionally freeze or frost might affect your production. When adverse weather conditions hit, supplemental crop insurance coverage can help cover losses.

Grape Cluster Freeze insurance is an annual policy insuring grape clusters against physical death from frost or freeze, available for table and wine grapes.

Ask an RCIS about availability in your area.

CAUSES OF LOSS

Insurance is provided only against loss incurred by frost or freeze causing death of the inflorescence or formed berry cluster after the inflorescence is clearly visible and before the beginning of veraison during the insurance period.

COVERAGE EXAMPLE

Assume a Fresno County producer wants to insure 54 acres of grapes with an insurance per acre (IPA) of \$1,500 and Type 1 frost protection.

54	Acres
x	\$1,500 Insurance per acre
x	100% Share
\$	81,000 Liability
x	2.0% Rate varies by type
\$	1,620 Premium

The example provided above is for informational purposes only. Please refer to your policy for coverage terms. Contact an RCIS crop insurance agent for additional information.

About RCIS



We are the #1 crop-hail insurance provider and #2 federal crop insurance provider in the nation based on market share¹



We offer private and federal crop insurance solutions for about 160 crops across all 50 states and insure 109+ million acres²



Nearly 90% of 12,000 farmers who had a claim in 2020 scored the RCIS Claims team a 9 or 10 (out of 10) when completing a Transactional Net Promoter Score (TNPS) survey³

¹Statistics from report prepared by National Crop Insurance Services for Dec. 2020 board meeting materials. MPCI information source: Risk Management Agency. | ²Source – based on internal RCIS data. | ³The Transactional Net Promoter Score (TNPS) is a measure of customer advocacy. TNPS gives a view of the company's performance according to customer perspective. TNPS is based on asking customers "How likely are you to recommend RCIS to a colleague or peer?" using a 0-10 scale. Source: Zurich Customer NPS® 2020. NPS (Net Promoter Score®) measures the willingness of customers to recommend a company's products or services. Net Promoter, NPS and Net Promoter Score are trademarks of Sametrix Systems, Inc., Bain and Company, Inc., and Fred Reichfeld. Some products not available in all states or counties. This is intended as a general description of certain types of insurance and services available to qualified customers provided solely for informational purposes. Coverage is underwritten in all states by Rural Community Insurance Company, Anoka, MN except in Montana where hail coverage is underwritten by Tri-County Farmers Mutual Insurance Company, Malta, MT. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product or services. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverage may vary by state. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. RCIS is a registered trade name of Rural Community Insurance Company, California license #0B89358. RCIC is an equal opportunity provider. © 2021 Rural Community Insurance Company. All rights reserved. 2021RC-073, November 2021