

# SMOKE TAINT AND YOUR CROP INSURANCE POLICY

With a growing number of winegrape growers receiving a notice of rejection from the winery due to smoke taint, it is important to know there are key steps required when you have crop insurance. Missing one part of the process could result in the denial of your crop insurance claim. If you have a crop insurance policy and suspect you have smoke taint or you have received a letter of rejection from the winery, here is some key information you should know:

- Call your agent to report the damage immediately, even if you are uncertain of the severity. If you are in an area that has been impacted by fire/smoke, it is highly recommended that you open a notice of potential loss. There are no penalties applied to your crop insurance policy for filing a claim, regardless of the results.
- Have samples tested at an independent certified laboratory BEFORE you harvest the crop. Once a sample has been taken to the lab, you can then proceed with the harvest even if your results have not come in.
- Elevated levels of BOTH guaiacol and 4-methylguaiacol need to be present in the lab results in order to proceed with a smoke taint quality adjustment through your crop insurance policy.
- Keep your letter of rejection from the winery as this will be needed in the claims process.
- Growers should attempt to find alternate markets for the grapes and provide to their claims adjuster the proof of lower prices or additional rejections.
- Because the crop insurance price or your contracted price incorporates the harvest costs, an unharvested tonnage deduction may apply (price per ton varies by county). Work with your claims adjuster to determine how this could impact your claim.
- Do not commingle your fruit or juice with another growers production until after the claim has been settled.
- Lower revenue must be due to smoke taint and not another market condition.
- The rules of the crop insurance policy prevent your agent from assisting in the claims process with the adjuster. They are your advocate, but cannot provide any guidance or recommendations in the claims process. It is very important that you work closely with your claims adjuster and notify your agent if you suspect any issues.

If you have additional questions, please contact your agent or you can reach out to us