MPCI Crop Insurance Smoke Claims Checklist

- ❑ Contact your agent to open a smoke claim
- ▪ BEFORE HARVEST Pull grape samples from vineyard for lab testing if safe to do so
  - Maintain separate samples by variety and by location
    - Identify the location(s) through photos and/or labels
  - Freeze labeled samples or take to a lab immediately (or both)
- ❑ At the policyholder's expense, samples must be tested by an independent, accredited lab, or other credible source (winery lab with proper testing resources)
  - Can be a micro-ferment test or a fresh berry test; 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”
    - Carrers want elevated *Guaiacol and 4-Methylguaiacol*
- ❑ DO NOT COMINGLE GRAPES – The identity of the grapes must always be maintained
- ❑ Winery must provide letter stating cause of rejection/reduction is due to smoke
- ❑ Continue to market your grapes, noting all attempts to sell them

Work closely with your assigned adjuster!