



United States Department of Agriculture
Risk Management Agency

February 2009

2009 COMMODITY INSURANCE FACT SHEET

Blueberries

California

Crop Insured

The crop insured will be all blueberries in the county for which a premium rate is provided by the actuarial documents.

- In which you have a share;
- That are grown on bush varieties that were set out or have since become commercially available;
- That are varieties of the Highbush or Rabbiteye types and are adapted to the area where planted;
- That have produced an average of at least 1,000 pounds per acre in at least one of the three previous crop years unless allowed by written agreement; and
- That, if inspected, are considered acceptable by us.

Counties Available in California

Blueberries are insurable in Fresno, Kern, Tulare, and Ventura counties. Blueberries in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss

Adverse weather conditions¹
 Earthquake
 Failure of irrigation water supply²
 Fire³
 Insects⁴
 Insufficient chilling hours
 Plant disease⁴
 Volcanic eruption
 Wildlife⁵

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured peril during the insurance period.

³Unless weeds and other forms of undergrowth have not been controlled or unmulched pruning debris is not removed from the unit.

⁴But not damage due to insufficient or improper application of control measures.

⁵Unless appropriate wildlife control measures have not been taken..

Insurance Period

Insurance coverage begins on November 21st and will end the earliest of:

- Total destruction of the crop on the unit;
- Harvest of the unit;
- Final adjustment of a loss on a unit;
- Abandonment of the crop on the unit; or
- The calendar date ending the insurance period for each crop year is September 15th.

Important Dates

Sales ClosingNovember 20
 Acreage Report Due January 15
 Premium BillingSeptember 15
 Cancellation/TerminationNovember 20

Reporting Requirements

Acreage Report—An acreage report is due to your insurance agent by the acreage reporting date to include all acreage (insurable and uninsurable) in the county which you have a share.

Notice of Loss—(1) protect the crop from further damage by providing sufficient care; (2) notify your agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of insurance period); (3) leave representative samples intact for each field of the damaged unit.

Production Reporting—Reporting the prior year's harvested production by January 5. The reporting by types of bushes must include any damage to or removal of bushes and any change in practices or other circumstances that may reduce yield potential. The report must include the number of bearing bushes on insurable and uninsurable acreage, the age of the bushes and the planting pattern.

Definitions

Cancellation Date—November 20 on which coverage for the crop will automatically renew unless canceled in writing by either you or us or terminated in accordance with the policy terms.

Production Guarantee—Number of pounds guaranteed per acre, determined by multiplying your average yield (based on your records) times the coverage level you elect.

Price Election—The value per pound for the purpose of determining premiums and indemnities under the policy.

Blueberries.....\$2.05 per pound

Coverage Levels and Premium Subsidies

Individual amounts of Insurance are based on a grower's production history. Each grower's approved average yield 4 to 10 years of production records provided to an insurance agent. Producers can select a level of coverage ranging from 50-75 percent of their approved average yield and 50 to 100 percent of a price announced by USDA, or catastrophic (CAT) coverage based on 50 percent of their approved yield and 55 percent of the price.

Loss Example

A claim may be filed whenever production falls short of the guarantee selected by the insured. The amount of a loss is determined by multiplying the production shortfall by the pre-selected price.

Based on average yield of 7,000 pounds per acre, 65-percent coverage level and 100-percent share.

7,000	Pounds per acre average yield (APH)
x .65	Coverage level percentage
4,550	Pounds per acre guarantee
- 3,100	Pounds per acre actually produced
1,450	Pounds per acre loss
x \$2.05	Price election (100-percent price)
\$2,973	Gross indemnity per acre

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Cost of Crop Insurance

The Agricultural Risk Protection Act of 2000 raised the subsidies for federal crop insurance premiums substantially. For CAT coverage, growers pay an application fee of \$300 per crop with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates; USDA pays at least 50 percent of the premium. For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent or your local county FSA office for an agent listing.

Where to Purchase Crop Insurance

All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at:

<http://www3.rma.usda.gov/tools/agents/>

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