



United States Department of Agriculture
Risk Management Agency

December 2012

2013 COMMODITY INSURANCE FACT SHEET

Blueberries

California

Crop Insured

All blueberries are insurable 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 became 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 1 of the 3 crop years before unless allowed by written agreement; and
- That, if inspected, we consider acceptable.

Counties Available

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
 Failure of irrigation water supply²
 Fire³
 Insects⁴
 Insufficient number of 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 pruning debris has not been removed.

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

⁵Unless wildlife control measures have not been taken.

Important Dates

Sales Closing November 20
 Acreage Report Due January 15

Insurance Period

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

- 1) Total destruction of the crop on the unit;
- 2) Harvest of the unit;
- 3) Final adjustment of a loss on a unit;
- 4) Abandonment of the crop on the unit; or
- 5) September 15th.

Coverage Levels and Premium Subsidies

Individual insurance amounts are based on your actual production history (APH). Your approved average yield is based on 4 to 10 years of production records you give to an insurance agent. You can select a level of coverage ranging from 50 to 75 percent of your approved average yield and 55 to 100 percent of a price announced by USDA. Catastrophic Risk Protection coverage (CAT) is also available and is based on 50 percent of your approved yield and 55 percent of the price.

Loss Example

Assume an average yield of 7,000 pounds per acre, 65-percent coverage level, price election of \$2.40, 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 \$2.40	Price election (100 percent price)
\$3,480	Gross indemnity per acre

Price used above is for example only. Contact a crop insurance agent for current information.

Cost of Crop Insurance

CAT coverage has an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates though USDA pays at least 50 percent of the premium. For more detailed information about coverage and premium amounts, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT 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/apps/agents/>

Regional Contact

USDA/Risk Management Agency

Davis Regional Office

430 G Street, # 4168

Davis, CA 95616

Telephone: (530) 792-5870

Fax: (530) 792-5893

E-mail: rsoca@rma.usda.gov

Download Copies from the Web

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