

Davis Regional Office — Davis, CA

Revised November 2014

Blueberries

California

Crop Insured

All blueberries are insurable in the county:

- 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 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, Madera, San Joaquin, Santa Barbara, 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

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; and
- Wildlife.

Insurance Period

Insurance coverage begins on November 21 and ends the earliest occurrence of one of the following:

- 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
- September 15.

Important Dates

Sales Closing/Cancellation.....November 20, 2014
Acreage ReportingJanuary 15, 2015
Premium Billing.....August 15, 2015
Termination.....November 20, 2015

Coverage Levels and Premium Subsidies

Individual amounts of insurance are based on your production history. Your approved, average yield is calculated from 4 to 10 years of production records provided to an insurance agent. Coverage levels range from 50 to 75 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

| Item | Percent | | | | | |
|--------------------|---------|----|----|----|----|----|
| | 50 | 55 | 60 | 65 | 70 | 75 |
| Coverage Level | 50 | 55 | 60 | 65 | 70 | 75 |
| Premium Subsidy | 67 | 64 | 64 | 59 | 59 | 55 |
| Your Premium Share | 33 | 36 | 36 | 41 | 41 | 45 |

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop, per county, regardless of the acreage.

Price Election

The price used to calculate your premium and indemnity. Contact a crop insurance agent for current information.

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 0.65 | 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.

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 at all USDA service centers and on the RMA website at: www3.rma.usda.gov/apps/agents/.

Contact Us

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Visit our online publications/fact sheets page at: www.rma.usda.gov/pubs/rme/fctsh.html.

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