



United States Department of Agriculture  
Risk Management Agency

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## 2011 COMMODITY INSURANCE FACT SHEET

# Blueberries

Alabama, Florida, Georgia, South Carolina

### Crop Insured

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

- in which you have a share;
- that are grown on bush varieties that were commercially available when the bushes were set out or have since become commercially available;
- are varieties of the Highbush or Rabbiteye types that 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 (inspection is required for new insured acreage).

### Counties Available

Blueberries are insurable in the following counties:

**Alabama:** Baldwin      **South Carolina:** Horry

**Florida:** Alachua, Highlands, Hillsborough, Polk, and Putman

**Georgia:** Appling, Atkinson, Bacon, Brantley, Burke, Clinch, Coffee, Colquitt, Long, Pierce, Ware, and Wayne

### Causes of Loss

Adverse weather conditions

Earthquake

Failure of irrigation water supply<sup>1</sup>

Fire<sup>2</sup>

Insects<sup>3</sup>

Insufficient chilling hours

Plant disease<sup>4</sup>

Volcanic eruption

Wildlife<sup>5</sup>

<sup>1</sup>If caused by an insured peril during the insurance period. <sup>2</sup>Unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the unit. <sup>3</sup>But not damage due to insufficient or improper application of pest control measures. <sup>4</sup>But not damage due to insufficient or improper application of disease control measures. <sup>5</sup>Unless appropriate control measures have not been taken .

Note: Causes of loss that are not covered include (1) failure to install and maintain a proper drainage system, (2) failure to harvest in a timely manner, and (3) inability to market the blueberries for any reason other than actual physical damage from an insurable cause of loss.

### Insurance Period

Coverage begins on November 21 of the initial year of application (see your crop insurance agent for limitations on the starting date). For each subsequent renewal year, coverage begins on September 16 following the end of insurance on September 15.

### 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 in which you have a share.

**Notice of Loss**— You must notify your agent within 72 hours of your initial discovery of damage. In addition you should give notice (1) within 3 days of the date of harvest if the crop will not be harvested, or (2) within 24 hours if any cause of loss occurs within 15 days of harvest or during harvest. See your agent for additional detailed requirements.

**Production Report**—Required by the production reporting date designated in section 3e of the basic provisions; the report, by type, must include any damage to or removal of bushes, and any change in practices or other circumstances that may reduce yield potential. The report also includes the number of bearing bushes on insurable and uninsurable acreage, the age of the bushes, and the planting pattern.

### Important Dates

Sales Closing.....	November 20
Acreage Reporting.....	January 10
Premium Billing.....	September 15
Cancellation/Termination.....	November 20

## Definitions

**Approved Yield**—The actual production history (APH) yield that is calculated and approved by the verifier by summing the yearly actual, assigned, adjusted or unadjusted transitional yields and dividing the sum by the number of yields contained in the database. The database will contain a minimum of four yields and build to a maximum of ten yields.

**Cancellation Date**— The calendar date specified in the crop provisions 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.

**Price Election**—The value per pound of fruit for the purpose of determining premium and indemnity under the policy. Rabbit-eye and Highbush blueberries have different price elections in Florida and Georgia (see your insurance agent for additional pricing information).

**Production Guarantee**— Number of pounds guaranteed per acre, determined by multiplying your approved yield by the coverage level you elect.

## Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your approved actual production history (APH) yield. For example, an approved yield of 4,000 pounds per acre would result in a guarantee of 3,000 pounds per acre at the 75-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 75-percent coverage level, your premium share would be 45 percent of the premium.

Item	Percent					
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 (CAT) coverage is fixed at 50 percent of your average 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.

## Unit Division

A basic unit, as defined in section 1 (Definitions) of the Basic Provisions, may be divided into more than one optional unit by type (Rabbit-eye or Highbush). For each optional unit, you must maintain written verifiable records of planted acreage and harvested production for at least the previous crop year and file production reports based on those records to obtain a production guarantee. Optional units are not available under a Catastrophic Risk Protection Endorsement.

## Organic/Transitional Organic Practice

Certified organic and transitional organic acreage should be insured under the applicable practice. Acreage and production history from certified organic or transitional acreage will be contained in separate APH databases. Each APH database will include production and acreage from any applicable buffer zone. Any yearly average APH yields, for the most recent four crop years only, from the transitional acreage database will be used in place of transitional yields to establish the certified organic APH database.

## Loss Example

This example is based on one acre of Rabbit-eye blueberry with 65-percent coverage level, 100-percent price election, and 4,000 pounds per acre approved APH yield in Bacon County, GA.

4000	Pounds/acre approved APH yield
<u>x .65</u>	Coverage level percentage
2,600	Pounds/acre guarantee
<u>- 500</u>	Pounds/acre actual production
2,100	Pounds/acre loss
<u>x \$1.03</u>	Price election
<b>\$2,163</b>	<b>Indemnity per acre</b>

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