



United States Department of Agriculture
Risk Management Agency

February 2013

2013 COMMODITY INSURANCE FACT SHEET

Blueberries

Alabama, Florida, Georgia, South Carolina

Crop Insured

All of your blueberries in a county, where a premium rate is provided by the actuarial documents, are insurable if:

- You have a share in the blueberries;
- They are varieties of the Highbush or Rabbiteye types that are adapted to the area where planted;
- They are grown on acreage that has produced an average of at least 1,000 pounds per acre in at least one of the three previous crop years; and
- The blueberries, if inspected, are considered acceptable by the company (inspection is required for new insured acreage).

Counties Available

Blueberries are insurable in the following counties:

Alabama: Baldwin

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

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

South Carolina: Horry

Causes of Loss

Adverse weather conditions	Insufficient chilling hours
Earthquake	Plant disease ⁴
Failure of irrigation water supply ¹	Volcanic eruption
Fire ²	Wildlife ⁵
Insects ³	

¹If caused by an insured peril during the insurance period. ²Unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the unit. ³But not damage due to insufficient or improper application of pest control measures. ⁴But not damage due to insufficient or improper application of disease control measures. ⁵Unless 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 (talk to your agent for limitations on the starting date). For each policy renewal year, coverage begins on September 16 following the end of insurance on September 15.

Reporting Requirements

Acreage Report—You must report all acres of the crop, in which you have a share in the county, to your agent by the acreage reporting date.

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. Talk to your agent for additional detailed requirements.

Production Report—A production report, by type, is required by the production reporting date. You must also report:

- The number of bearing bushes on insurable and uninsurable acreage;
- The age of the bushes; and
- The planting pattern;
- Any damage to or removal of bushes; and
- Any change in practices or other circumstances that may reduce yield potential.

Important Dates

Sales Closing.....	November 20
Acreage/Production Reporting.....	January 15
Premium Billing.....	August 15
Cancellation/Termination.....	November 20

Definitions

Approved Yield—The average of the actual production history (APH) yields, assigned or adjusted yields, or unadjusted transitional yields that is

calculated and approved by your insurance company.
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. For more information talk to your insurance agent or see: <http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser/>

Production Guarantee—Pounds guaranteed, per acre, determined by multiplying your approved yield by the coverage level percentage you choose.

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 choose 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 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.

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 (Rabbiteye 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

Assume Rabbiteye blueberry with an approved yield of 4,000 pounds per acre, 65-percent coverage level, 100-percent price election of \$0.95, 100-percent share, and a one-acre basic unit. Due to insurable cause of loss, the production to count is 500 pounds.

4000	Pounds per acre approved APH yield
<u>x .65</u>	Coverage level percentage
2,600	Pounds guarantee
<u>- 500</u>	Pounds actual production
2,100	Pounds loss
<u>x \$0.95</u>	Price election
\$1,995	Indemnity per acre

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

Regional Contact

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