

## Valdosta Regional Office — Valdosta, GA

September 2014

# Blueberries

## Alabama, Florida, Georgia, South Carolina

### Crop Insured

All of your blueberries in a county are insurable if:

- The actuarial documents provide premium rates;
- 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 1 of the 3 previous crop years;
- When inspected, your insurance company finds them acceptable (inspection is required for newly insured acreage); and
- You have a share in the blueberries.

### Counties Available

**Alabama** - Baldwin County.

**Florida** - Alachua, Highlands, Hillsborough, Polk, and Putman counties.

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

**South Carolina:** Horry County.

### 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;
- Insufficient chilling hours;
- Volcanic eruption; or
- Wildlife, unless appropriate control measures have not been taken.

### Insurance Period

Coverage begins:

- November 21 for new policies. Talk to your crop insurance agent for limitations on when coverage starts; or
- September 16 for existing policies.

### Important Dates

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

### Reporting Requirements

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

**Notice of Loss** - In the event of a loss:

- Notify your agent within 72 hours of the initial discovery of damage;
- Within 3 days of the date of harvest if the crop will not be harvested; or
- Within 24 hours if any cause of loss occurs within 15 days of harvest or during harvest. Talk to your crop insurance agent for additional requirements and details.

**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;
- The planting pattern;
- Any damage to or removal of bushes; and
- Any change in practices or other circumstances that may reduce yield potential.

### Definitions

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

calculated and approved by your insurance company.

**Cancellation Date** - The calendar date, in the crop provisions, when coverage for the crop will automatically renew unless canceled, in writing, by either you or the company, or terminated according to your policy's terms.

**Price Election** - The value per pound of fruit used to determine premium and indemnity under the policy. For more information talk to your crop insurance agent or see: [webapp.rma.usda.gov/apps/actuarialinformationbrowser](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 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 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 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 get a production guarantee. Optional units are not available with CAT.

### 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 is contained in separate APH databases. Each APH database includes production and acreage from any applicable buffer zone. Any yearly, average, APH yields from the transitional acreage database are used instead of transitional yields to establish the certified organic APH database. Yearly averages are for the 4 most recent crop years only.

### Loss Example

Assume Rabbiteye blueberry with an approved yield of 4,000 pounds per acre, 65-percent coverage level, 100-percent price election of \$0.80, 100-percent share, and a one-acre basic unit. Due to an insurable cause of loss, the production-to-count is 500 pounds.

|                |                                    |
|----------------|------------------------------------|
| 4000           | Pounds per acre approved APH yield |
| x 0.65         | Coverage level percentage          |
| 2,600          | Pounds guarantee                   |
| - 500          | Pounds actual production           |
| 2,100          | Pounds loss                        |
| x \$0.80       | Price election                     |
| <b>\$1,680</b> | <b>Indemnity per acre</b>          |

### 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/](http://www3.rma.usda.gov/apps/agents/).

### Contact Us

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