



United States Department of Agriculture
Risk Management Agency

December 2012

2013 COMMODITY INSURANCE FACT SHEET

Blueberries

Michigan

What crop is insurable?

You can insure blueberries:

- grown in the county on insurable acreage,
- of an insurable type, and
- that have produced a minimum of 1,000 pounds per acre within the base period.

When am I protected by insurance?

Coverage begins:

- on the date we accept your application—for a new policy, or
- November 21 for subsequent years of an existing policy.

Coverage ends at the earliest of:

- total destruction of the crop,
- harvest of the unit,
- final adjustment of a loss,
- Abandonment of the crop, or
- September 30.

What am I protected against?

Your policy covers the following causes of loss if they are due to naturally occurring events:

- Adverse weather conditions
- Earthquake
- Failure of irrigation water supply within the insurance period
- Fire*
- Insect damage and/or plant disease**
- Insufficient number of chilling hours to break dormancy
- Wildlife

*Unless you have no controlled weeds and other undergrowth or if you have no removed pruning debris from the area.

**But not damage due to insufficient or improper application of pest or disease control measures.

What dates should I be aware of?

Sales Closing November 20
 Acreage and Production Report January 15
 Cancellation..... November 20

What am I required to report?

You must report all of your blueberry acreage, production, and losses, when evident, to your insurance agent.

How much of my premium is subsidized?

Crop insurance premiums are subsidized as shown in the table below. For example, if you choose the 75-percent coverage level, the premium subsidy is 55 percent and your premium share is 45 percent of the base premium.

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

Catastrophic Risk Protection Coverage

(CAT): Pays you 55 percent of the established price on losses of more than 50 percent. You pay a \$300 administrative fee for each crop insured in each county.

Is my production guaranteed?

Your production guarantee (per acre) is the approved yield per acre multiplied by the coverage level percentage you choose. Yields are based on actual production history (APH) records reported to your insurance agent.

What price will I get if I have a loss?

A price election is the price you are paid, per pound, if you have a loss. This is based on the percentage of the established price you chose. For the 2013 crop year, you may choose 55 percent to 100 percent of the price shown below.

Established Price

\$1.02 per pound

Loss Example

You have a loss when crop production falls below your guaranteed amount of pounds due to damage from a covered cause of loss.

Assume 65-percent coverage level, a 100 percent price election of \$1.02, and an approved APH yield of 4,000 pounds per acre with 0.667 share.

4,000	Pound approved APH yield
<u>x .65</u>	Coverage level
2,600	Pound per acre guarantee
<u>x 2</u>	Acres
5,200	Pound unit guarantee
<u>x \$1.02</u>	Price election
\$5,304	Unit guarantee
<u>- \$1,020</u>	1,000 lbs production x \$1.02
\$4,284	Unit indemnity
<u>x .667</u>	Share
\$2,857	Final indemnity

Where can I get a policy?

You can buy a crop insurance policy from approved participating insurance agents. You can get a list of agents at any USDA service center or on the RMA web site: <http://www3.rma.usda.gov/apps/agents/>.

Regional Contact

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