

## Springfield Regional Office — Springfield, IL

Revised October 2013

# 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 existing policies.

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, unless you have not controlled weeds and other undergrowth or if you have not removed pruning debris from the area;
- Insect damage and/or plant disease, but not damage due to insufficient or improper application of pest or disease control measures;
- Insufficient number of chilling hours to break dormancy; or
- Wildlife.

### What dates should I be aware of?

Sales Closing.....November 20, 2013

Acreage & Production Report...January 15, 2014

Cancellation.....November 20, 2013

### 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 choose. For the 2014 crop year, you may choose 55 percent to 100 percent of the price shown below.

Established Price.....\$0.95 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 \$0.95, and an approved APH yield of 4,000 pounds per acre with 0.667 share.

4,000	Pound approved APH yield
x 0.65	Coverage level
2,600	Pound per acre guarantee
x 2	Acres
5,200	Pound unit guarantee
x \$0.95	Price election
\$4,940	Unit guarantee
- \$950	1,000 lbs production x \$0.95
\$3,990	Unit indemnity
x 0.667	Share
<b>\$2,661</b>	<b>Final indemnity</b>

### Where can I 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 at: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/)

### Contact Us

USDA/RMA  
Springfield Regional Office  
Springfield, IL 62711  
**Phone:** (217) 241-6600  
**Fax:** (217) 241-6618  
**E-mail:** [rsoil@rma.usda.gov](mailto:rsoil@rma.usda.gov)

### Download Copies from the Web

Visit our online publications/fact sheets page at: [www.rma.usda.gov/aboutrma/fields/il\\_rso/](http://www.rma.usda.gov/aboutrma/fields/il_rso/)

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at [www.ascr.usda.gov](http://www.ascr.usda.gov)), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.