

## St. Paul Regional Office — St. Paul, MN

September 2013

# Cranberries

## Wisconsin

### Crop Insured

All the cranberries in the county in which you have a share that are grown for harvest as cranberries, in a bog considered acceptable by us, on vines that have completed four growing seasons after the vines were set out.

### Counties Available

Cranberries are insurable in Adams, Clark, Douglas, Eau Claire, Jackson, Juneau, Lincoln, Monroe, Oneida, Portage, Price, Sawyer, Vilas, Washburn, and Wood. Cranberries may be insurable in other counties and states by written agreement.

### Causes of Loss

- Adverse weather conditions such as natural perils of hail, frost, freeze, wind, drought, and excess moisture;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period and the crop is damaged by freezing temperatures within 72 hours of a failure and repair or replacement was not possible before damage occurred;
- Fire, if due to natural causes, unless weeds or undergrowth were not controlled or pruning debris was not removed from the bog;
- Insects and plant disease, but not damage due to insufficient or improper application of pest or disease control measures; or
- Wildlife.

### Important Dates

Sales Closing Date..... November 20, 2013  
Insurance Begins..... November 21, 2013  
Acreage Reporting Date ..... January 15, 2014  
Production Reporting Date ..... January 15, 2014  
Premium Billing Date ..... August 15, 2014  
Insurance Ends at harvest or ..... November 20, 2014

### Definitions

**APH Yield** -Actual production history (APH) yield used to determine the production guarantee. The APH yield is based on up to 10 years of actual and/or assigned yields.

**Unit** -The insurable acreage used to determine the APH yield, the production guarantee and any indemnity (loss payment).

**Production Guarantee** -Number of barrels guaranteed per unit. Multiply your APH yield, per acre, by the coverage level percentage you choose and by the number of acres in the unit.

### Coverage Levels and Premium Subsidies

Cranberries may be insured at the coverage levels shown in the table below. Crop insurance premiums are subsidized as shown. For example if you select the 75-percent coverage level, your coverage will be 75 percent of your approved APH yield, 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 Premium Share	33	36	36	41	41	45

Catastrophic Risk Protection (CAT) coverage is available at 50 percent of your APH yield and 55 percent of the established price election. The total cost for CAT coverage is an administrative fee of \$300 per crop per county, regardless of the acreage. Administrative fees and premium costs for coverage levels above CAT are \$30 per crop per county.

### Price Elections

Price of compensation per barrel in case of loss.

Established price..... \$30.00 per barrel

## Unit Division

**Basic Unit (BU)** - A basic unit includes all of your insurable cranberry acreage in the county by share arrangement. Premium discounts apply.

**Optional Unit (OU)** - If a basic unit consists of two or more sections of land, and certain recordkeeping requirements are met, you may apply for optional units by section. The 10-percent premium discount will not apply.

## Insurance Plans

The APH plan is the only insurance plan available for cranberries. The production guarantee is based on your individual yield history.

## Loss Example

A loss occurs when the barrels of cranberries produced for the unit fall below the production guarantee due to damage from a covered cause of loss. Assume an APH yield of 200 barrels per acre, 75-percent coverage level, 100 percent of the established price, and basic unit coverage.

200	Barrels per acre APH yield
x 0.75	Coverage level
150	Barrels per acre guarantee
- 90	Barrels per acre actually produced
60	Barrels per acre loss
x \$40	Price election
\$2400	Gross indemnity
- \$163	Premium per acre (varies by county)
<b>\$2,237</b>	<b>Net indemnity</b>

Figures shown per acre. Guarantees and losses are paid by unit. See policy provisions or talk to your insurance agent for more information.

## 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 at:

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

## Contact Us

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