

St. Paul Regional Office — St. Paul, MN

Revised September 2016

Cranberries

Wisconsin

Crop Insured

You can insure cranberries if:

- You have a share:
- They are grown for harvest as cranberries;
- The bog is acceptable by us; and
- They are grown on vines that have completed four growing seasons after the vines were set out.

Counties Available

See counties available in the actuarial documents at https://webapp.rma.usda.gov/apps/ actuarialinformationbrowser2017/CropCriteria.aspx.

The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions such as hail, frost, freeze, wind, drought, and excess moisture;
- Failure of irrigation water supply, if caused by an insured cause of loss during the insurance period;
- Fire, if due to natural causes unless weeds or undergrowth were not controlled, or pruning debris was not removed from the bog;
- Plant disease and insects, but not damage due to insufficient or improper application of pest or disease control measures; or
- Wildlife.

Insurance Period

Insurance coverage begins on the later of:

- 10 days after we accept your application; or
- November 21, 2016.

For carryover policies, coverage begins on the day immediately following the end of the insurance period for the prior crop year.

Coverage ends at the earliest of:

Total destruction of the crop;

- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- November 20, 2017.

Important Dates

Sales Closing/Cancellation	November 20, 2016
Acreage Reporting	January 15, 2017
Production Reporting	January 15, 2017
Premium Billing	August 15, 2017

Reporting Requirements

Acreage Report - You must report all of your cranberry acreage in the county by the acreage reporting date.

Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown in the following table. 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.

Coverage Level (percent)		50	55	60	65	70	75
Subsidy Factor	Basic Unit	67	64	64	59	59	55
	Optional Unit	67	64	64	59	59	55

Price Elections

Price you are paid per barrel if you have a loss.

Established price \$30.60 per barrel

Unit Division

Basic Unit (BU) - A basic unit includes all of your insurable cranberry acreage in the county by share arrangement and type. Premiums 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.

Insurance Plans

Actual Production History (APH) - Your production guarantee is based on your yield history. You have a loss when your production falls below your production guarantee.

Catastrophic Coverage (CAT) - Pays 50 percent of your APH yield and 55 percent of the projected price.

Loss Example

This example assumes an APH yield of 200 barrels per acre, 75-percent coverage level, 100 percent of the established price, and basic unit coverage.

APH Basic Coverage Example

200	Barrels per acre APH yield
<u>x</u> 0.75	Coverage level
150	Barrels per acre guarantee
- 90	Actual barrels harvested
60	Barrels per acre loss
x \$30.60	Price election
\$1836.00	Indemnity

Figures shown on a per acre basis. Guarantees and losses paid are on a unit basis. Your premium will be deducted from any indemnity payment. See policy provisions.

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 http://www.rma.usda.gov/tools/agent.html.

Contact Us

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