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 webapp.rma.usda.gov/apps/actuarialinformationbrowser2018/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
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, 2018.

Important Dates
Sales Closing/Cancellation........... November 20, 2017
Acreage Reporting.................... January 15, 2018
Production Reporting.................. January 15, 2018
Premium Billing ....................... August 15, 2018

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.

<table>
<thead>
<tr>
<th>Coverage Level (percent)</th>
<th>50</th>
<th>55</th>
<th>60</th>
<th>65</th>
<th>70</th>
<th>75</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidy Factor</td>
<td>Basic Unit</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
</tr>
<tr>
<td></td>
<td>Optional Unit</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
</tr>
</tbody>
</table>

Price Elections
Price you are paid per barrel if you have a loss.
Conventional.......................... $28.10 per barrel
Organic (certified)................. $112.00 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.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
**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)** - Covers 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**

\[
\begin{align*}
200 & \quad \text{Barrels per acre APH yield} \\
\times 0.75 & \quad \text{Coverage level} \\
150 & \quad \text{Barrels per acre guarantee} \\
- 90 & \quad \text{Actual barrels harvested} \\
\times 28.10 & \quad \text{Price election} \\
$1686.00 & \quad \text{Indemnity}
\end{align*}
\]

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 [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

**Contact Us**

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St. Paul, MN 55101
**Phone:** (651) 290-3304
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