Blueberries
North Carolina

Crop Insured

Blueberries of the Highbush or Rabbiteye types that have either a) reached the third growing season after being set out, or b) have produced at least 1,000 pounds per acre, may be insurable. An inspection of the blueberry acreage will be necessary to determine insurability.

Counties Available

Bladen, Columbus, Craven, Duplin, Pender, Sampson. Blueberries in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss

Adverse weather conditions[1]
Failure of irrigation water supply[2]
Fire[3]
Insects[4]
Plant disease[4]
Insufficient chilling hours[5]
Wildlife

[1]Natural perils including hail, frost, freeze, wind, drought, and excess moisture. [2]If caused by an insured peril that occurs during the insurance period. [3]Unless weeds and undergrowth are not controlled or pruning debris is not removed. [4]But not damage due to insufficient or improper application of control measures. [5]To effectively break dormancy.

Note: This policy does not cover loss of production due to: (1) failure to install and maintain proper drainage; (2) failure to harvest timely; (3) inability to market the fruit for any reason other than physical damage from a covered cause of loss; or (4) mechanical damage.

Insurance Period

Coverage for the 2010 crop year begins November 21, 2009, and ends the earliest of: (1) total destruction of the crop, (2) harvest of the crop, (3) abandonment of the crop, (4) final adjustment of a claim, or (5) September 15, 2010.

Reporting Requirements

Acreage Report— You must report your current acreage to your crop insurance agent by the acreage report date (see Important Dates below).

Direct Marketing—If you intend to market any production directly to the consumer, you must notify your crop insurance agent or insurance company representative at least 15 days prior to the beginning of harvest so that a pre-harvest appraisal can be made.

Notice of Claim
- If crop damage occurs, you must give notice within 72 hours of initial discovery of damage
- If you previously gave notice of crop damage, you must also provide notice at least 15 days prior to the beginning of harvest if you intend to claim an indemnity
- If crop will not be harvested, you must give notice within 3 days of the date harvest should have started.

Production Report— A report of production from the previous year is also required (see Important Dates below). This report must include the age of the bushes, any practice changes that could adversely impact yield potential, and other information as required by the policy.

Important Dates

Sales Closing ....November 20, 2009
Production Report Due ....January 31, 2010
Acreage Report Due ....January 31, 2010
Premium Billing..........................September 15, 2010

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.

Definitions

Average APH Yield— Your average yield per acre based on your actual yields and usually referred to as the actual production history (APH) yield.

Price Election— An established price used to calculate your premium and indemnity.

Production Guarantee— Number of pounds guaranteed per acre determined by multiplying your average APH yield times the coverage level percentage you elect (from 50 to 75 percent).

Coverage Levels and Premium Subsidies

Coverage level options range from 50 to 75 percent of your average APH yield and are subsidized as shown in the table below. For example, an APH yield of 5,000 pounds per acre results in a guarantee of 2,500 pounds per acre at the 50-percent coverage level.

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 (CAT) coverage is fixed at 50 percent of average yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium costs to you except for an administrative fee of $300, regardless of the acreage.

Price Election

$1.29 per pound

Insurance Units

Basic Unit: A basic insurance unit includes all your insurable blueberry acreage in the county in which you have 100-percent share or which is owned by one person and operated by another person on a share basis.

Optional Units: Optional units may be established by separate farm serial numbers (FSN), by irrigated and non-irrigated acreage, or by type (Rabbiteye or Highbush). Written, verifiable records of planted acreage and harvested production for each optional unit must be available for at least the previous crop year and production reports must be filed based on those records. Acreage insured under CAT coverage cannot be divided into optional units.

Loss Example

This example is based on average yield of 5,000 pounds per acre, 50-percent coverage level, and irrigated practice with frost protection.

5,000	Pounds per acre average APH yield
x .50	Coverage level
2,500	Pounds per acre guarantee
− 1,000	Pounds per acre produced
1,500	Pounds per acre loss
x 1.29	Price election
$1,935	Indemnity per acre
− $35	Estimated producer premium
$1,900	**Net indemnity per acre**