

Raleigh Regional Office — Raleigh, NC

Revised October 2015

Cranberries

Massachusetts

Crop Insured

All cranberries in a county are insurable if:

- A premium rate is provided by the actuarial document;
- You have a share;
- They are grown for harvest as cranberries; and
- They are grown on vines that have completed four growing seasons after the vines were set out.

Counties Available

Cranberries are insurable in Barnstable, Bristol, Middlesex, Nantucket, Norfolk, and Plymouth counties. Cranberries may be insurable in other counties by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions, including hail, frost, freeze, wind, drought, and excess precipitation;
- Failure of irrigation water supply if caused by an insured peril during the insurance period;
- Fire caused by an insured peril during the insurance period;
- Insect damage and plant disease, except for insufficient or improper application of control measures; or
- Wildlife.

Insurance Period

Coverage begins on November 21 and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a claim;
- Abandonment of the crop/orchard; or
- November 20.

Important Dates

Sales Closing Date November 20, 2015
 Production Report Date January 15, 2016
 Acreage Report Date January 15, 2016
 Premium Billing Date August 15, 2016

Duties in the Event of Damage or Loss

Notice of Loss - If a loss occurs notify your crop insurance agent:

- 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 before the beginning of harvest to claim an indemnity; or
- At least 3 days before the date harvest should have started if the crop will not be harvested.

Definitions

Average APH Yield - Your average yield per acre based on your actual production history (APH) or other adjusted yields, if appropriate.

Non-contiguous - Acreage of an insured crop that is separated from other acreage of the same insured crop by land that is neither owned by you nor rented by you for cash or a crop share. However, acreage separated by only a public or private right-of-way, waterway, or an irrigation canal is considered contiguous.

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

Production Guarantee - Number of barrels guaranteed per acre, determined by multiplying your average APH yield by the coverage level percentage you choose (from 50 to 75 percent).

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown on page 2. For example, an average APH yield of 120 barrels per

acre would result in a guarantee of 60 barrels per acre at the 50-percent coverage level.

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 fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$300.

Price Elections

Established Price	\$31.80
CAT Price	\$17.49

Insurance Units

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

Optional Units - Optional units may be established if you can provide separate records for each unit, and the acreage is not insured under a CAT policy. Optional units may be established by non-contiguous land (see definitions).

Loss Example

Assume cranberries with an approved yield of 120 barrels per acre, 65-percent coverage level, 100-percent share, and a one-acre basic unit.

120	Approved yield per acre
x 0.65	Coverage level
78	Acre guarantee
- 40	Production-to-count
38	Loss per acre
x \$31.80	Price election
\$1208	Indemnity/acre

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop 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.

Contact Us

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Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/nc_rso/.

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