



United States Department of Agriculture
Risk Management Agency

February 2006

2006 COMMODITY INSURANCE FACT SHEET

Raspberry & Blackberry

PILOT PROGRAM—Oregon, Washington

Crop Insured

The crop insured will be all the **berries** in the county for which a premium rate is provided by the actuarial documents, that: 1) You have a share in, 2) are varieties adapted to the area, 3) are grown on plants that, at the time insurance attaches, have met the minimum age and production requirements for insurability, as specified in the special provisions, and 4) if inspected, are considered acceptable by us. Berries are considered the edible fruit of the raspberry and blackberry plant, members of the genus *Rubus* subgenus *Ideobatus* and *Eubatus*, respectively, grown for commercial sale and intended for consumption.

Counties Available

Oregon: Clackamas, Marion, and Multnomah counties
Washington: Clark and Cowlitz counties

Insurance Period

Coverage Begins: **November 21**, except for the year of application, if your application is received after November 11 but prior to November 21, insurance will attach on the 10th day after your properly completed application is received in our local office, unless the acreage is inspected during the 10 day period and it is determined that it does not meet insurability requirements. For each subsequent crop year the policy remains continuously in force, coverage begins on the day immediately following the end of insurance period for the prior crop year.

End of Insurance: Coverage ends earliest of:

Total destruction of the crop on the unit; harvest of the unit; final adjustment of a loss on a unit; abandonment of the crop on the unit; or August 15 for raspberry varieties in Oregon and Washington; and October 31, for blackberry varieties in Oregon and Washington.

Causes of Loss

Causes of Loss: Adverse weather conditions; fire (unless undergrowth has not been controlled or pruning debris has not been removed from the acreage); insects (but not damage due to insufficient or improper application of pest control measures); plant disease (but not damage due to insufficient or improper application of disease control measures); wildlife; earthquake; volcanic eruption; or failure of the irrigation water supply, if caused by an insured causes of loss that occurred during the insurance period.

In addition, the insurance provider will not insure against damage or loss of production due to: 1) mechanical damage; 2) failure to harvest in a timely manner; 3) the breakdown or non-operation of equipment or facilities; or 4) Inability to market the berries for any reason other than actual physical damage from an insurable cause listed above (For example: An indemnity will not be paid if you are unable to market due to quarantine, boycott, or refusal of any person to accept production and the berries have no actual physical damage caused by an insured cause).

Important Dates

Sales Closing:	November 20
Production Reporting:	January 15
Acreage Reporting:	January 15

The dates shown above will apply to all Oregon and Washington counties where raspberry/blackberry pilot insurance is available.

Insurable Acreage

Berries interplanted with another perennial crop **are** insurable unless we inspect the acreage and determine that it does not meet the requirements contained in your policy.

Guarantee Choices

Guarantees are expressed and claims will be adjusted on a pre-harvest basis. For example: applicants may choose from six amounts of insurance from \$1,025 to \$1,537 per acre for irrigated practice (\$950 to \$1,425 non-irrigated). Catastrophic (CAT) level guarantees are \$564 per acre irrigated and \$523 per acre non-irrigated.

Reporting Requirements

Acreage Report: You must report to your crop insurance agent: 1) All acreage of the crop in the county (insurable and not insurable) in which you have a share; 2) your share at the time coverage begins; 3) the practice; 4) type; and 5) the date the insured crop was planted. **Contact your crop insurance agent for specific details regarding acreage inter-planted with another perennial crop.**

Production Report: You must report to your insurance agent: Raspberry/Blackberry planting information including any damage; removal of plants; change in practices or any other circumstance that may reduce the quantity or quality of the berries produced; and any other information requested by the crop insurance agent.

Modified Minimum Value Option

This option "buys down" the floor price used to value production which is harvested and sold. This option is continuous and will be attached to and made a part of your insurance policy if you elect either option I or option II of the modified minimum value option on your application, on or before the sales closing date for the initial crop year in which you wish to insure berries under this option, and pay the additional premium for this coverage. (This option is **NOT** available under the CAT endorsement.)

Administrative Fees

Catastrophic (CAT) Coverage: \$100 per crop per county.
Additional Coverage: \$30 per crop per county. Waivers of administrative fees for **all** coverage levels (CAT and additional) are available for limited resource farmers.

Loss Example

Crop Loss Example - Assume 100-percent share; amount of insurance is \$1,500 per acre; and 10 acres of berries = \$15,000 liability.

\$15,000	Total amount of insurance (10 acres X \$1500 amount of insurance per acre)
less \$380	Appraised production value (2.5 acres unharvested (one picking), 48-percent damage due to rain)
less \$10,120	Harvested production value (Adverse weather reduced the total yield. Insurable perils also caused some quality loss which reduced average price received).

\$ 4,500	100-percent share - dollar value indemnity due policyholder

Where to Purchase

All MPCI, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers or at the RMA website:

<http://www3.rma.usda.gov/tools/agents/companies/>

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