

# Spokane Regional Office — Spokane, WA

Revised October 2013

# **Blueberries**

Oregon, Washington

# **Crop Insured**

Blueberries of the Highbush or Rabbiteye type (irrigated and non-irrigated) are insurable if they have produced an average of 4,000 pounds per acre in either of the 2 most recent crop years. A field inspection, to determine insurability, may be required. You may request a determined yield to insure acreage not meeting the minimum yield requirement from your regional office.

#### **Counties Available**

**Oregon** - Benton, Clackamas, Columbia, Linn, Marion, Washington, and Yamhill.

Washington - Benton, Clark, Cowlitz, Franklin, Grant, Lewis, Pierce, Skagit, Snohomish, Thurston, Walla Walla, Whatcom, and Yakima.

#### Causes of Loss

- Adverse weather conditions;
- Earthquake;
- Failure of the irrigation water supply, if caused by an insured cause of loss that occurs during the insurance period;
- Fire:
- Insects, but not damage due to insufficient or improper application of pest control measures;
- Insufficient chilling hours;
- Plant disease, but not damage due to insufficient or improper application of disease control measures;
- Volcanic eruption; or
- Wildlife.

The policy does **not** cover losses from:

- Failure to install and maintain proper drainage;
- Failure to harvest timely;
- Inability to market the fruit for any reason other

than physical damage from a covered cause of loss; or

Mechanical damage.

#### **Insurance Period**

Coverage begins on November 21, and ends at the earliest of:

- Total destruction of the crop;
- Harvest of the crop; final adjustment of a loss;
- Abandonment of the crop;
- September 15 for the early to late Highbush type; or
- October 15 for the very late Highbush and Rabbiteve type.

### **Reporting Requirements**

**Acreage Report -** You must timely report to your insurance company all acreage of the insured crop in the county in which you have a share.

#### **Important Dates**

Sales Closing	November 20, 2013
Production Reporting Date.	January 15, 2014
Acreage Report Date	January 15, 2014

#### **Production Guarantees**

Your crop yields are based on actual production records you report to your insurance agent and/or company. There is also an optional adjustment of low yields in your actual production history available. Talk to your insurance agent for more information.

#### **Coverage Levels and Premium Subsidies**

Crop insurance premiums are subsidized as shown in the table on page 2. For example, if you chose the 65percent coverage level, your premium share would be 41 percent of the base premium.

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

# **Guarantee Options**

You can choose 50 to 75 percent of your approved average yield (5-percent increments) in all counties where insurance is available.

# **Catastrophic Coverage**

Catastrophic Risk Protection (CAT) coverage is available at the 50-percent coverage level and 55 percent of maximum price election. See your crop insurance agent for more information

#### **Administrative Fees**

**CAT Coverage** - \$300 per crop per county. **Additional Coverage** - \$30 per crop per county. Waivers of administrative fees for all coverage levels (CAT and higher) are available for limited-resource farmers.

# **Loss Example**

Assume an average yield of 5,000 pounds per acre, 50 -percent coverage level, and an irrigated practice.

5,000	Pounds per acre average yield
x 0.50	Coverage level percentage
2,500	Pounds per acre guarantee
<u>- 1,000</u>	Pounds per acre actually produced
1,500	Pounds per acre loss
x 0.88	Price election
\$1,320	Indemnity per acre (less insurance
	premium due)

# Where to Buy Crop Insurance

All insurance policies, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at any USDA service center or on the RMA web site: <a href="https://www3.rma.usda.gov/tools/agents/">www3.rma.usda.gov/tools/agents/</a>

# **Regional Contact**

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