

Spokane Regional Office — Spokane, WA

**Revised September 2015** 

# Blueberries

Oregon, Washington

# **Crop Insured**

Blueberries are insurable if:

- They are the Highbush or Rabbiteye types (irrigated and non-irrigated); and
- 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 counties.

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

Coverage may be available by written agreement if certain criteria are met. Submit requests to your crop insurance agent.

# **Causes of Loss**

You are protected against the following:

- 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 control measures;
- Insufficient chilling hours;
- Plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

Losses are not covered if due to:

- 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 with the earliest occuerrence of one of the following:

- 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 Rabbiteye types.

## **Important Dates**

Sales Closing	November 20, 2015
Production Reporting Date	January 15, 2016
Acreage Report Date	January 15, 2016

## **Reporting Requirements**

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

## **Production Guarantees**

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

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.

## **Coverage Levels and Premium Subsidies**

Crop insurance premiums are subsidized, as shown in the table below. 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 crop 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.

#### 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
Х	0.50	Coverage level percentage
	2,500	Pounds per acre guarantee
-	1,000	Pounds per acre actually produced
	1,500	Pounds per acre loss
Х	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 crop insurance agents. A list of crop insurance agents is available at any USDA service center or on the RMA website at www.rma.usda.gov/tools/agent.html.

## **Regional Contact**

USDA/Risk Management Agency Spokane Regional Office 11707 E Sprague Ave., #201 Spokane Valley, WA 99206 **Telephone:** (509) 228-6320 **Fax:** (509) 228-6321 **E-mail:** <u>rsowa@rma.usda.gov</u>

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