

Spokane Regional Office — Spokane, WA

Revised September 2015

Cranberry Oregon, Washington

Crop Insured

Cranberries are insurable if:

- You have a share in the crop;
- They are grown for harvest as cranberries;
- They are grown in a bog that, if inspected, is considered acceptable; and
- They are grown on vines that have completed 3 growing seasons after set out or renovation, unless provided otherwise by written agreement.

Counties Available

Oregon - Coos and Curry counties.

Washington - Grays Harbor and Pacific counties.

Causes of Loss

You are protected against the following:

- Adverse weather conditions including hail, frost, freeze, wind, extreme cold temperatures, and excess moisture;
- Earthquake;
- Failure of the irrigation water supply, if caused by an insured peril that occurs during the insurance period;
- Failure or breakdown of irrigation equipment facilities due to direct damage to the irrigation equipment or facilities from an insurable cause of loss if the cranberry crop is damaged by freezing temperatures within 72 hours of such failure or breakdown and repair or replacement was not possible before damage occurred;
- Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the bog;
- Volcanic eruption; or
- Wildlife.

Losses are not insurable if due to:

- Disease or insect infestation, unless adverse

weather prevents the proper application of control measures or causes properly applied control measures to be ineffective;

- Adverse weather causes disease or insect infestation for which no effective control mechanism is available; or
- Inability to market the cranberries for any reason other than actual physical damage from an insurable cause of loss specified.

No indemnity is paid if you are unable to market due to quarantine, boycott, or refusal of any person to accept production.

Insurance Period

Coverage begins on November 21 of each crop year, except for the year of application. If your application is received after November 11, but before November 21, insurance begins on the tenth day after your properly completed application is received by the crop insurance agent, unless we inspect the acreage during the 10-day period and determine that it does not meet insurability requirements. You must provide any information that we require for the crop or to determine the condition of the bog. For each subsequent crop year the policy remains continuously in force, coverage begins on the day immediately following the end of the insurance period for the prior crop year. The calendar date for the end of the insurance period for each crop year is November 20.

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 to your crop insurance agent all of the acreage of the insured crop in which you have a share (your share at the time

insurance begins). Please contact your crop insurance agent for more details.

Production Guarantees

Yields are based on actual production records reported to your crop insurance agent and/or insurance company. There is also an optional adjustment of low yields in your actual production history. Contact your crop insurance agent for specific details.

Price Elections

Price at which you are compensated per barrel in the event of a loss. You can only select one price election for all the cranberries in the county insured under a cranberry policy. Contact your crop insurance agent for details.

Coverage Levels

Choice of variable percentages of your approved average yield, from 50 percent up to 75 percent.

Catastrophic Coverage

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

Administrative Fees

CAT Coverage - \$300 per crop per county.

Additional Coverage - \$30 per crop per county.

Late, Prevented Planting, and Replant Payments

Late, prevented planting, and replant payments are not available for cranberry crop insurance policies.

Loss Example

Assume a 40 barrel yield (short crop claim), 65-percent coverage level, 100-percent price election of \$55 per barrel (price election), an average yield of 100 barrels per acre, a one acre bog, and 100-percent share.

	100	Barrels per acre (APH)
x	0.65	Coverage level
	65	Barrels acre guarantee
	1	Acre
x	40	Harvested barrels per acre production
	25	Barrel per acre loss
x	\$30.00	Price election per barrel
	\$750.00	Indemnity due policyholder (less insurance premium due)

Where to Buy Crop Insurance

All crop insurance, 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/agents.html/.

Regional Contact

USDA/Risk Management Agency
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Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/wa_rso/.

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