



United States Department of Agriculture
Risk Management Agency

October 2007

2008 COMMODITY INSURANCE FACT SHEET

Blueberries

Alabama, Florida, Georgia, South Carolina

Crop Insured

The crop insured will be all the blueberries in the county for which a premium rate is provided in the actuarial documents—

- in which you have a share;
- that are grown on bush varieties that were commercially available when the bushes were set out or have since become commercially available;
- are varieties of the Highbush or Rabbiteye types that are adapted to the area where planted;
- that have produced an average of at least 1,000 pounds per acre in at least one of the three previous crop years unless allowed by written agreement; and
- that, if inspected, are considered acceptable by us (inspections are required for new insureds).

Counties Available

Blueberries are insurable in the following counties:

Alabama: Baldwin **South Carolina:** Horry
Florida: Alachua, Collier, Highlands, Hillsborough, Polk, and Putman
Georgia: Appling, Bacon, Burke, Clinch, Coffee, Colquitt, Long, Pierce, and Ware

Causes of Loss

Adverse weather conditions
 Earthquake
 Failure of irrigation water supply¹
 Fire²
 Insects³
 Insufficient chilling hours
 Plant disease⁴
 Volcanic eruption
 Wildlife⁵

¹If caused by an insured peril during the insurance period. ²Unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the unit. ³But not damage due to insufficient or improper application of pest control measures. ⁴But not damage due to insufficient or improper application of disease control measures. ⁵Unless appropriate control measures have not been taken .

Insurance Period

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

- 1) total destruction of the crop on the unit,
- 2) harvest of the unit,
- 3) final adjustment of a loss on a unit,
- 4) abandonment of the crop on the unit, or
- 5) September 15.

Reporting Requirements

Acreage Report—An acreage report is due to your insurance agent by the acreage reporting date to include all acreage (insurable and uninsurable) in the county in which you have a share.

Notice of Loss— (1) Protect the crop from further damage by providing sufficient care; (2) notify your agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period); and (3) leave representative samples intact for each field of the damaged unit.

Production Report—Required by the production reporting date designated in section 3e of the basic provisions; the report, by type, must include any damage to or removal of bushes, and any change in practices or other circumstances that may reduce yield potential. The report also includes the number of bearing bushes on insurable and uninsurable acreage, the age of the bushes and the planting pattern.

Important Dates

Sales Closing.....	November 20
Acreage Reporting.....	January 10
Premium Billing.....	September 15
Cancellation/Termination.....	November 20

Definitions

Cancellation Date— The calendar date specified in the crop provisions on which coverage for the crop will automatically renew unless canceled in writing by either you or us or terminated in accordance with the policy terms.

Production Guarantee— Number of pounds guaranteed per acre, determined by multiplying your average yield (based on your records) times the coverage level you elect.

Price Election—The value unit of measure for the purpose of determining premiums and indemnity under the policy. Rabbiteye and Highbush blueberries have different price elections in Florida and Georgia (see your insurance agent for additional pricing information).

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield. For example, an average yield of 4,000 pounds per acre would result in a guarantee of 3,000 pounds per acre at the 75-percent coverage level.

Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 75-percent coverage level, your premium share would be 45 percent of the 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

Catastrophic (CAT) coverage is fixed at 50 percent of average yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you. There is, however, an administrative fee of \$100 per county, regardless of the acreage.

Loss Example

This example is based on Rabbiteye blueberry with 65-percent coverage level, 100-percent price election, and 4,000 pounds per acre average yield in Bacon County, Georgia.

4000	Pounds/acre average yield
<u>x .65</u>	Coverage level percentage
2,600	Pounds/acre guarantee
<u>- 500</u>	Pounds/acre actual production
2,100	Pounds/acre loss
<u>x \$0.91</u>	Price election
\$1,911	Indemnity per acre

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