Blueberry Crop Insurance 2010

Important Dates

November 20
Deadline to apply for insurance or make changes to existing policies

January 31
Production Report Due
Acreage Report Due

September 15
Premium Billing

FAQ

Q: What do I do if I have a loss?
A: Report damage to your agent within 72 hours of discovering it.

Q: How much will it cost?
A: The cost of a policy depends on many factors, such as coverage level, price election, your APH, etc. However, premiums are subsidized by the government, so you only pay part of it.

Q: Can I insure different fields separately?
A: If you keep separate records and purchase Buy-up, you can split your acreage into optional units based on irrigated vs. non-irrigated and farm serial number.

Remember, to be eligible for the new federal crop disaster program SURE, each crop on the farm must be insured or have NAP coverage from FSA (some exceptions apply). Higher coverage levels translate to higher SURE guarantees!

For more information or a list of crop insurance agents in New Jersey, call the Garden State Crop Insurance Education Team toll-free at 1-800-308-2449 or visit us on the web at http://salem.rutgers.edu/cropinsurance.

Garden State Crop Insurance Education Initiative
Who Is Eligible?
Blueberries are insurable in Atlantic, Burlington, Camden, and Ocean Counties. Blueberries in other counties may be insurable by a “written agreement” if certain criteria are met.

Blueberries must be of the Highbush type and must have reached the third growing season after being set out OR have produced at least 1,500 pounds per acre. An inspection of the acreage will be required.

Blueberries grown organically are insurable.

What Disasters Are Covered?
- Hail
- Frost
- Wind
- Freeze
- Excess Moisture
- Drought
- Fire
- Insects
- Plant Disease
- Wildlife
- Insufficient Chilling Hours
- Failure of Irrigation Water Supply (if due to insured cause of loss, such as drought)

Exceptions apply; in some cases preventative measures must be in place.

How It Works
Blueberry crop insurance works by insuring your blueberry yield. Your past yield records are averaged together to calculate an Actual Production History (APH) in pounds per acre.

You then choose a percentage of your APH to insure, such as 75% of 5000 pounds/acre. This provides your yield guarantee, in this case 3750 pounds/acre. If your actual yield is less than your guarantee (due to an insured cause of loss), then you could receive a loss payment.

Sometimes your acreage suffers damage without affecting yield, for example if a hail storm hits. In this case, a crop adjuster determines the extent of damage to the crop and adjusts your marketable yield.

Information Needed to Apply
- FSA 578 form: Acreage Report
- FSA 1026A form
- At least 4 years of acceptable records
- Printouts of receipts from packing shed, processor, auction, etc.
- Can request pre-harvest appraisal

Decisions, Decisions...
Catastrophic (CAT) coverage insures 50% of your APH at 55% of RMA’s price for blueberries, and it costs $300 regardless of acreage.

Buy-up
Choose between 50—75% coverage in 5% increments, and up to 100% of RMA price. Premium is calculated per acre.

Blueberry Stats
In 2008, 71% of New Jersey’s 7,600 acres of blueberries were insured. Of the 55 policies sold, 51 of them were Catastrophic coverage and only 4 were Buy-up.

Purchasing higher levels of buy-up can really pay off in the event of a true disaster. CAT only pays if you lose more than half of your crop.