**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 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](http://salem.rutgers.edu/cropinsurance).
Who Is Eligible?

Cranberries are insurable in Burlington and Ocean Counties. Cranberries in other counties may be insurable by a “written agreement” if certain criteria are met.

Cranberry vines must have completed at least four growing seasons after being set out.

Cranberries grown organically are insurable.

What Disasters Are Covered?

- Hail
- Frost
- Wind
- Freeze
- Drought
- Earthquake
- Fire
- Wildlife
- Failure of Irrigation Equipment or Water Supply (if due to insured cause of loss, such as drought or freezing)

Information Needed to Apply

- FSA 578 form: Acreage Report
- FSA 1026A form
- At least 5 years of acceptable records
  - Printouts of receipts from packing shed, processor, auction, etc.
  - Can request pre-harvest appraisal

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

Does not cover loss due to disease and insects (unless weather-related) or inability to market production.

How It Works

Cranberry crop insurance works by insuring your cranberry yield. Your past yield records are averaged together to calculate an Actual Production History (APH) in barrels per acre.

You then choose a percentage of your APH to insure, such as 75% of 120 barrels/acre. This provides your yield guarantee, in this case 90 barrels/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.

Decisions, Decisions...

Catastrophic (CAT) coverage Insures 50% of your APH at 55% of RMA’s price for cranberries, 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.

Cranberry Stats

In 2008, 93% of New Jersey’s 3,100 insurable acres of cranberries were insured. Of the 27 policies sold, 17 of them were Catastrophic coverage and only 10 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.