Crop Insured
All blueberries in a county are insurable if:

- A premium rate is provided by the actuarial document;
- They are any variety of blueberries adapted to the area: highbush type;
- They have reached the third growing season after being set out or have produced at least 1,500 pounds per acre; and
- An inspection of the blueberry acreage will be necessary to determine insurability.

Counties Available
Blueberries are insurable in Atlantic, Burlington, Camden, and Ocean counties. Blueberries may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

Causes of Loss
You are protected against the following:

- Adverse weather conditions including hail, frost, freeze, wind, drought, and excess precipitation;
- Failure of irrigation water supply if caused by an insured peril during the insurance period;
- Fire caused by an insured peril during the insurance period;
- Insect damage except for insufficient or improper application of control measures;
- Plant disease except for insufficient or improper application of control measures; or
- Wildlife.

Insurance Period
Coverage begins on November 21 and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a claim;
- Abandonment of the crop; or
- September 15.

Important Dates
Sales Closing Date ..................... November 20, 2014
Production Report Date ................ January 15, 2015
Acreage Report Date ..................... January 15, 2015
Premium Billing Date ..................... August 15, 2015

Duties in the Event of Damage or Loss
Notice of Loss - If a loss occurs notify your crop insurance agent:

- Within 72 hours of initial discovery of damage;
- If you previously gave notice of crop damage, you must also provide notice at least 15 days before the beginning of harvest to claim an indemnity; or
- At least 3 days before the date harvest should have started if the crop will not be harvested.

Definitions
Average APH Yield - Your average yield per acre based on your actual yields and usually referred to as the actual production history (APH) yield.

Price Election - An established price used to calculate your premium and indemnity.

Production Guarantee - Number of pounds guaranteed per acre determined by multiplying your average APH yield by the coverage level percentage you choose (from 50 to 75 percent).

Coverage Levels and Premium Subsidies
Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown below. For example, an average actual production history (APH) yield of 5,000 pounds per acre would result in a guarantee of 2,500 pounds per acre at the 50-percent coverage level.

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.
Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of $300.

**Price Elections**

Established Price ...................... $0.91
CAT Price ............................... $0.51

**Insurance Units**

**Basic Unit** - A basic insurance unit includes all your insurable pear acreage in the county in which you have 100 percent share or which is owned by one person and operated by another person on shares.

**Optional Units** - Optional units may be established if you can provide separate records for each unit, and the acreage is not insured under a CAT policy. Optional units may be established by:
- Farm Service Agency Farm Numbers; and
- Practice: (Irrigated with Frost Protection, Irrigated without Frost Protection and Non-irrigated).

**Loss Example**

Assume blueberries with an approved yield of 5,000 pounds per acre, 65-percent coverage level, 100 percent share, and a one-acre basic unit.

\[
\begin{align*}
5,000 \times 0.65 &= \text{Approved Yield per acre} \\
3,250 \times 1,000 &= \text{Acre guarantee} \\
2,250 \times 0.91 &= \text{Loss per acre} \\
88 \times 2,048 &= \text{Indemnity per acre} \\
1,960 &= \text{Indemnity/Acre}
\end{align*}
\]

**Where to Buy Crop Insurance**

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

**Contact Us**

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Raleigh, NC 27609
**Phone:** (919) 875-4880
**Fax:** (919) 875-4915
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