Cranberries
New Jersey

Crop Insured
All cranberries in a county are insurable if:
- A premium rate is provided by the actuarial document;
- You have a share;
- They are grown for harvest as cranberries; and
- They are grown on bushes that have completed four growing seasons after the bushes were set out.

Counties Available
Cranberries are insurable in Burlington and Ocean counties. Cranberries 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
- November 20.

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 production history (APH) or other adjusted yields if appropriate.

Non-contiguous - Acreage of an insured crop that is separated from other acreage of the same insured crop by land that is neither owned by you nor rented by you for cash or a crop share. However, acreage separated by only a public or private right-of-way, waterway, or an irrigation canal is considered contiguous.

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

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

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.
Coverage Levels and Premium Subsidies
Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown below.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33</td>
</tr>
</tbody>
</table>

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 ......................................$25.00
CAT Price ..................................................$13.75

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 that 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 non-contiguous land (see definitions).

Loss Example
Assume cranberries with an approved yield of 120 barrels per acre, 65-percent coverage level, 100 percent share, and a one-acre basic unit.

\[
\begin{align*}
120 & \text{ Approved yield per acre} \\
\times 0.65 & \text{ Coverage level} \\
78 & \text{ Acre guarantee} \\
- 40 & \text{ Production-to-count} \\
38 & \text{ Loss per acre} \\
\times $25 & \text{ Price election} \\
$950 & \text{ Indemnity per acre} \\
- $135 & \text{ Estimated premium} \\
$815 & \text{ Indemnity/acre}
\end{align*}
\]

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
USDA/RMA
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