



Important NAP and Crop Insurance Dates

September 30, 2016

End of insurance date for 2015 peach crop insurance policies

November 5, 2016

End of insurance date for 2015 apple crop insurance policies

November 20, 2016

Sales closing/termination/cancellation date for apples, peaches, blueberries, and cranberry crop insurance policies

NAP Application closing date for nectarines, grapes, cranberries, cherries, caneberries, blueberries, peaches, pears, plums, apricots, and apples

*and almost any other perennials for which a crop insurance policy is not available.

November 20, 2016

End of insurance date for 2015 cranberry policies

Inside this issue:

Fruit Insurance Participation Comparison By State 2

Got Grapes? Need Insurance? These Are Your Options! 3

A Word From Our Rutgers Blueberry Extension Agent Gary Pavlis 4



Acreage Reports and Acreage Reporting Deadlines

The acreage report is the basis of determining the amount of insurance protection provided and the premium charged

- An annual acreage report for each insured crop in the county in which you have an ownership must be submitted to your insurance company (through your agent) on or before the acreage reporting date for that crop
- The acreage report shows the insured crops you have planted, acreage prevented from planting, what share you have in those crops, where the crops are located, how many acres you planted, the dates you completed planting them, what insurance unit they are located on identifies any acreage not insurable, and the cultural practice followed (i.e., irrigated, double cropped, etc.)
- You may not revise acreage reports after the acreage reporting date has passed, dates vary crop to crop

Special points of interest:

- November 20th is the deadline to sign up for peach, apple, blueberry, and cranberry crop insurance policies
- The acreage report is the basis of determining the amount of insurance protection provided and the premium charged
- Producers should keep accurate up to date information of when fields were planted, treated, harvested or any other activity was conducted



Acreage Reporting Deadlines:

Apples: 1/15/17

Cranberries: 1/15/17

Blueberries: 1/15/17

Peaches: 1/15/17





Insurance Comparison by state



<u>New Jersey</u>		
Apples		
<u>Total Acres</u> 1,800	<u>Insured Acres</u> 327	<u>%Insured</u> 18%
Peaches		
<u>Total Acres</u> 4,700	<u>Insured Acres</u> 2,792	<u>%Insured</u> 59%
Blueberries		
<u>Total Acres</u> 9,100	<u>Insured Acres</u> 6,618	<u>%Insured</u> 73%
Cranberries		
<u>Total Acres</u> 3,000	<u>Insured Acres</u> 1,517	<u>%Insured</u> 51%

<u>Washington</u>		
<u>Total Acres</u>	<u>Insured Acres</u>	<u>%Insured</u>
<u>Georgia</u>		
<u>Total Acres</u>	<u>Insured Acres</u>	<u>%Insured</u>
<u>Washington</u>		
<u>Total Acres</u>	<u>Insured Acres</u>	<u>%Insured</u>
<u>Massachusetts</u>		
<u>Cranberries</u>		
<u>Total Acres</u>	<u>Insured Acres</u>	<u>%Insured</u>

New Jersey is part of the Targeted States Crop Insurance Education Program because in general, crop insurance participation in this state is lower than in other states. Crop insurance protects growers against weather related causes of loss such as;

- ◇ 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 in the insurance period;
- ◇ Insect damage and plant disease, except for insufficient or improper application of control measures;
- ◇ Insufficient chilling hour to break dormancy; or
- ◇ Wildlife

Crop insurance policies can be obtained through a crop insurance agent. Crop Insurance prices are set federally therefore, the price for one policy will be the same no matter which agent you use however the difference is service! For a current list of crop insurance agents please visit: <http://www.rma.usda.gov/tools/agent.html>

Got Grapes? Need Insurance? These Are Your Options!

Grape Growing is Risky Business!

Currently, there is no grape insurance policy for New Jersey. If you are interested however, in protecting your investment there are 3 options; Whole Farm Revenue Protection, NAP, and written agreement.

- ◆ You can insure your whole farm's revenue through RMA's new Whole Farm Revenue Protection Program. Whole Farm Revenue Protection is an insurance product that provides producers with risk management protection for all commodities on the farm under one insurance policy. With the Whole Farm Revenue Protection Program, all farm revenue is insured together under one policy and individual commodity losses are not considered. Losses are based on whether the Approved Revenue, (farm revenue the IRS requires to be reported on the farm tax records) from the production of commodities produced during the insurance year (such as grapes), falls below the Insured Revenue (the amount of revenue the farm operation is expected to earn during the insurance year times the coverage level chosen). This program is well suited for highly diversified farms, farms with specialty commodities, and farms selling to direct, specialty, regional, local, or farmers markets.
- ◆ Another option is to insure your grape crop through FSA's NAP program. FSA's NAP program is available for any crop that isn't insurable through the Risk Management Agencies crop insurance program. The 2014 farm bill brought changes to the NAP program and now producers are able to purchase buy-up coverage for their NAP policies up to 65% of their production. NAP insurance covers losses caused by natural disasters.
- ◆ Lastly to insure an otherwise uninsurable crop, you can have a written agreement drawn up based on a RMA crop insurance policy in place in a neighboring county or state for the same crop you would like to insure or a similar crop. To request a written agreement, contact your crop insurance agent (for a list of crop insurance agents visit <http://www.rma.usda.gov/tools/agent.html>). Your crop insurance agent will help draw up a written agreement, to do so they will need at least three years of prior yield records for the crop (or a similar crop) you would like to insure. Once the written agreement request is completed by your agent it will be sent to RMA for approval. If RMA approves your written agreement then you have insurance on your crop! For more information on written agreements contact your crop insurance agent or visit: <http://www.rma.usda.gov/handbooks/24000/2016/24020.pdf>

Requirements for your Grape Policy

The requirements for your grape policy would be similar to other states requirements which are:

- ⇒ Vines must have reached fifth growing season (fourth for Concord, Elvira, and Niagara varieties)
- ⇒ Vines must have produced an average of 2 tons per acre in at least one of the 3 most recent crop years

Record keeping is very important for crop insurance policies

No matter what way you decide to insure your grapes it is important to know that good record keeping is imperative to the success of any crop insurance policy. Producers should keep accurate up to date information of when fields were planted, treated, harvested or any other activity was conducted. A detailed record of which varieties were planted where should also be kept. Specific production reports should be kept. This reports include the production history for the year before, number and ages of bearing vines, any changes that may adversely impact yield potential (vine damage or removal, change in cultural practices), and any other relevant information.

A Word From Our Rutgers Blueberry Extension Agent Gary Pavlis Taken from the August 19, 2016 Blueberry Bulletin

Now that the blueberry harvest is wrapped up and summer is coming to a close there are still a few things growers need to be doing. For one, it has been hot and dry in many areas and remember that the blueberry plant is beginning to set fruit buds for next year. If the blueberry plant is under stress the plant will set fewer fruit buds. As a result, do not let the plant get into a water stress condition. Many growers believe that the plant is watered for the fruit but this time of year, the plant needs water also. Secondly, this is the time when leaf tissue samples should be taken to determine how your fertilizer program is doing. This simple analysis is critical for the optimum production of your blueberry plants and now is the ideal time to take these samples. Lastly, this is also a good time to determine how your herbicide program performed. A weedy blueberry field costs you money. The blueberry plant is a poor competitor for water and nutrients. Growers have heard me say that every weed costs the grower a dollar in decreased fruit production, decreased cane growth. Maybe the dollar/weed estimate is not exact but I am sure weeds in the blueberry field decrease blueberry yield, and that costs money.



This newsletter is brought to you by the Garden State Crop Insurance Education Initiative, a partnership between the USDA Risk Management Agency, New Jersey Department of Agriculture and Rutgers Cooperative Extension of Salem County. For additional information about crop insurance contact a crop insurance agent (www3.rma.usda.gov/apps/agents/ or visit our website <http://saalem.njaes.rutgers.edu/cropinsurance>, or call our toll free hotline 1-800-308-2449 <http://www.rma.usda.gov/tools/agent.html>

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A handwritten signature in dark ink, appearing to read "D. Lee".

David Lee; Rutgers Salem County Ag. Agent