



United States Department of Agriculture  
Risk Management Agency

April 2005

## 2005 COMMODITY INSURANCE FACT SHEET

# Blueberries

Alabama, Florida, Georgia, South Carolina

### Crop Insured

The crop insured will be all the blueberries in the county for which a premium rate is provided in the actuarial documents—

- in which you have a share,
- that are grown on bush varieties that were commercially available when the bushes were set out or have subsequently become commercially available,
- are varieties adapted to the area of the Highbush and Rabbiteye types ,
- that have either reached the third growing season after being set out, or the unit must have produced at least 1,000 pounds per acre for any year within the base period, and
- that, if inspected, are considered acceptable by us—inspections are required for new insureds.

### Counties Available

Blueberries are insurable in Baldwin County, Alabama; Alachua and Highlands Counties, Florida; Appling, Bacon, and Ware Counties, Georgia; and Horry County, South Carolina.

### Causes of Loss

Adverse weather conditions  
 Earthquake  
 Failure of irrigation water supply<sup>1</sup>  
 Fire<sup>2</sup>  
 Insects<sup>3</sup>  
 Insufficient chilling hours  
 Plant disease<sup>4</sup>  
 Volcanic eruption  
 Wildlife<sup>5</sup>

<sup>1</sup>If caused by an insured peril during the insurance period. <sup>2</sup>Unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the unit. <sup>3</sup>But not damage due to insufficient or improper application of pest control measures. <sup>4</sup>But not damage due to insufficient or improper application of disease control measures. <sup>5</sup>Unless appropriate control measures have not been taken.

### Insurance Period

Coverage begins on November 21, and ends at the earliest of:

- 1) total destruction of the crop on the unit,
- 2) harvest of the unit,
- 3) final adjustment of a loss on a unit,
- 4) abandonment of the crop on the unit, or
- 5) September 15.

### Reporting Requirements

**Acreage Report**—An acreage report is due to your insurance agent by the acreage reporting date to include all acreage (insurable and uninsurable) in the county in which you have a share.

**Notice of Loss**— See your insurance agent for detailed requirements.

### Important Dates

Sales Closing.....	November 20
Acreage Reporting.....	January 10
Billing.....	September 15
Cancellation/Termination.....	November 20

### Definitions

**Cancellation Date**— The calendar date specified in the crop provisions on which coverage for the crop will automatically renew unless canceled in writing by either you or us or terminated in accordance with the policy terms.

**Production Guarantee**— Number of pounds guaranteed per acre, determined by multiplying your average yield (based on your records) times the coverage level you elect.

**Price Election**—The value unit of measure for the purpose of determining premiums and indemnity under the policy (see your insurance agent for additional pricing information).

## Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield. For example, an average yield of 4,000 pounds per acre would result in a guarantee of 3,000 pounds per acre at the 75-percent coverage level.

Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 75-percent coverage level, your premium share would be 45 percent of the base premium.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic (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 \$100 per county, regardless of the acreage.

## Loss Example

This example is based on 50-percent coverage level, 100-percent price election, irrigated with frost protection, and 4,000 pounds per acre average yield in Bacon County, Georgia.

4000	Pounds per acre average yield
<u>x .50</u>	Coverage level percentage
2000	Pounds per acre guarantee
<u>-500</u>	Pounds per acre actual production
1500	Pounds per acre loss
<u>x \$0.65</u>	Price election
<b>\$975</b>	<b>Indemnity per acre</b>

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