



United States Department of Agriculture
Risk Management Agency

March 2005

2005 COMMODITY INSURANCE FACT SHEET

Blueberries

Maine

Crop Insured

Blueberries of the Lowbush type that have already produced at least 1000 pounds per acre may be insurable. An inspection of the blueberry acreage will be necessary to determine insurability. The acreage must be pruned every other year to maintain coverage.

Counties Available

Blueberry insurance is available Hancock, Knox, Lincoln, Penobscot, Piscataquis, Waldo, and Washington counties. Blueberries in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss

Adverse weather conditions¹
Failure of irrigation water supply²
Fire³
Insects⁴
Plant disease⁴
Insufficient chilling hours⁵
Wildlife

¹Natural perils including hail, frost, freeze, wind, drought, and excess moisture. ²If caused by an insured peril that occurs during the insurance period. ³Unless weeds and undergrowth are not controlled or pruning debris is not removed. ⁴But not damage due to insufficient or improper application of control measures. ⁵To effectively break dormancy.

Note: This policy does not cover loss of production due to: (1) failure to install and maintain proper drainage; (2) failure to harvest timely; (3) inability to market the fruit for any reason other than physical damage from a covered cause of loss; or (4) mechanical damage.

Insurance Period

Insurance will attach the second growing season of a two-year cycle following pruning (the first year being vegetative). Coverage normally begins on November 21 and ends the earliest of: (1) total destruction of the crop, (2) harvest of the crop, (3) final adjustment of a loss, (4) abandonment of the crop, or (5) September 15 following harvest.

Reporting Requirements

Acreage Report—You must report your current acreage to your crop insurance agent by the acreage report date (see Important Dates).

Direct Marketing—If you intend to market any production directly to the consumer, you must notify your crop insurance agent or insurance company representative at least 15 days prior to the beginning of harvest so that a pre-harvest appraisal can be made.

Notice of Claim

- If crop damage occurs, You must give notice 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 prior to the beginning of harvest if you intend to claim an indemnity.
- If crop will not be harvested, you must give notice within 3 days of the date harvest should have started.

Production Report— A report of production from the previous year is also required (see Important Dates below). This report must include any practice changes that could adversely impact yield potential and other information as required by the policy.

Important Dates

Sales Closing	November 20, 2004
Production Report Due	January 4, 2005
Acreage Report Date.....	January 31, 2005
Premium Billing	September 15, 2005

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 determined by multiplying your average APH yield times the coverage level percentage you elect (from 50 to 75 percent).

Coverage Levels and Premium Subsidies

Coverage level options range from 50 to 75 percent of your average yield and are subsidized as shown in the table below. As an example, an average yield of 3,000 pounds per acre will have a guarantee of 1,500 pounds per acre at the 50-percent coverage level.

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 average yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium costs to you except for an administrative fee of \$100, regardless of the acreage.

Price Election

\$.26 per pound

Insurance Units

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

Optional Units: Optional units may be established by separate farm serial numbers or by irrigated and non-irrigated acreage. Written, verifiable records of planted acreage and harvested production for each optional unit must be available for at least the previous crop year and production reports must be filed based on those records.

Loss Example

This example is based on an average yield of 3000 pounds per acre and 65-percent coverage level.

3,000	Pounds per acre average APH yield
x .65	Coverage level
1,950	Pounds per acre guarantee
- 950	Pounds per acre produced
1,000	Pounds per acre loss
x .26	Price election
\$260	Indemnity per acre
- \$25	Estimated producer premium
\$235	Net indemnity per acre

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