



United States Department of Agriculture
Risk Management Agency

January 2005

2005 COMMODITY INSURANCE FACT SHEET

Blueberries

Oregon and Washington

Crop Insured

Blueberries of the Highbush and Rabbiteye type (irrigated and non-irrigated) that has produced an average of 1,000 pounds per acre in at least one of the three previous crop years unless agreed upon in writing by the insurance provider. A field inspection to determine insurability may be required.

Counties Available

Oregon: Benton, Clackamas, Columbia, Marion, Washington and Yamhill counties;

Washington: Clark, Lewis, Pierce, Skagit, Thurston and Whatcom counties

Causes of Loss

- Adverse weather conditions
- Insufficient chilling hours
- Failure of the irrigation water supply, if applicable, caused by an insured cause of loss that occurs during the insurance period
- Earthquake
- Fire
- Insects (but not damage due to insufficient or improper application of pest control measures)
- Plant disease (but not damage due to insufficient or improper application of disease control measures)
- Volcanic Eruption
- Wildlife

The 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

Coverage normally begins on November 21, and ends at the earliest of: total destruction of the crop; harvest of the crop; final adjustment of a loss; abandonment of the crop or September 15 for the early to late Highbush type and October 15 for the very late Highbush and Rabbiteye type.

Reporting Requirements

Acreage Report: You must timely report to your insurance company all acreage of the insured crop in the county in which you have a share.

Important Dates

Sales Closing November 20
 Production Reporting Date January 4
 Acreage Report Date January 15

The dates shown above will apply to all Oregon and Washington counties where blueberry insurance is available.

Production Guarantees

Yields are based on actual production records reported to your insurance agent and/or company. There is also an optional adjustment of low yields in your actual production history. Contact your insurance agent for specific details.

Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown in the following table. For example, if you selected the 65-percent coverage level, your premium share would be 41 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

Guarantee Options

Choice of **50 to 75** percent of your approved average yield (5-percent increments) in all counties with a program.

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Catastrophic Coverage

Catastrophic (CAT) coverage is available at the 50-percent coverage level and 55 percent of maximum price election. See your crop insurance agent for specific details.

Administrative Fees

Catastrophic (CAT) Coverage: \$100 per crop per county.

Additional Coverage: \$30 per crop per county.

Waivers of administrative fees for **all** coverage levels (CAT and additional) are available for limited resource farmers.

Loss Example

Blueberries

Assume: Average yield of 5000 pounds per acre, 50-percent coverage level, and irrigated practice.

5000	lbs/acre guarantee
<u>x .50</u>	lbs/acre average yield
2,500	coverage level percentage
<u>- 1,000</u>	lbs/acre actually produced
1,500	lbs/acre loss
<u>x .56</u>	price election
\$840	indemnity/acre (less insurance premium due)

Where to Purchase

All MPCI, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA website at:

<http://www3.rma.usda.gov/tools/agents/>

Regional Contact for RMA

USDA/Risk Management Agency

Spokane Regional Office

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