

## Springfield Regional Office — Springfield, IL

Revised October 2016

# Blueberries

## Michigan

### Crop Insured

You can insure blueberries if:

- They are grown on insurable acreage;
- They are an insurable type; and
- They have produced a minimum of 1,000 pounds per acre within the base period.

### Counties Available

Blueberries are insurable in Allegan, Berrien, Muskegon, Ottawa, and Van Buren counties.

### Causes of Loss

You are protected against the following:

- Adverse weather;
- Earthquake;
- Failure of irrigation water supply;
- Fire, unless you have not controlled weeds and other undergrowth or if you have not removed pruning debris from the area;
- Insect damage and/or plant disease, unless you have insufficiently or improperly applied pest or disease control measures;
- Insufficient number of chilling hours to break dormancy;
- Volcanic eruption; or
- Wildlife.

### Insurance Period

For the first crop year, coverage begins the later of:

- 20 days after your application is received; or
- November 21, 2016.

For carryover policies, coverage begins on the day immediately following the end of the insurance period for the prior crop year.

Coverage 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 30, 2017.

### Important Dates

Sales Closing/Cancelation....November 20, 2016  
Acreage Report.....January 15, 2017  
Production Report.....January 15, 2017

### Reporting Requirements

You must report all of your blueberry acreage, production, and losses, when evident, to your insurance agent.

### Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown in the table below. For example, if you choose the 75-percent coverage level, the premium subsidy is 55 percent and your premium share is 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 Share	33	36	36	41	41	45

### Price Elections

A price election is the price you are paid per pound if you have a loss. This is based on the percentage of the established price you chose.

### Production Guarantees

Your Production Guarantee is the approved yield per acre multiplied by the coverage level percentage you chose. Yields are based on actual production history (APH) records reported to your insurance agent.

## Loss Example

Assume 65-percent coverage level, a 100 percent price election of \$0.89, and an approved APH yield of 3,500 pounds per acre with 0.667 share.

3,500	Pound approved APH yield
x 0.65	Coverage level
2,275	Pound per acre guarantee
x \$0.89	Price election
\$2,024	Unit guarantee
- \$890	1,000 lbs. production x \$0.89
1,134	Unit payment
x 0.667	Share
\$757	<b>Final payment</b>

## Where to Buy Crop Insurance

You can buy a crop insurance policy from approved participating insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at <http://www.rma.usda.gov/tools/agent.html>.

## Contact Us

USDA/RMA

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