



United States Department of Agriculture
Risk Management Agency

October 2012

2013 COMMODITY INSURANCE FACT SHEET

Blueberries

New Jersey

Crop Insured

All blueberries in a county are insurable if:

- 1) A premium rate is provided by the actuarial documents;
- 2) A variety adapted to the area: highbush type;
- 3) Reached the third growing season after being set out or have produced at least 1,500 pounds per acre; and
- 4) An inspection of the blueberry acreage will be necessary to determine insurability.

Counties Available

Blueberries are insurable in Atlantic, Burlington, Camden, and Ocean Counties. Blueberries in other counties may be insurable by written agreement if specific criteria are met. Contact an insurance agent for more details.

Causes of Loss

Adverse weather conditions¹
 Failure of irrigation water supply²
 Fire
 Insects³
 Plant disease³
 Insufficient chilling hours⁴
 Wildlife

¹Natural perils such as hail, freeze, frost, drought, wind, and excess precipitation.

²If caused by an insured peril during the insurance period.

³Except for insufficient or improper application of control measure

⁴To 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

Coverage begins November 21 and ends the earliest of:

- 1) Total destruction of the crop;
- 2) Harvest of the crop;
- 3) Final adjustment of a claim;

- 4) Abandonment of the crop; **or**
- 5) September 15.

Reporting Requirements

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

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 before the beginning of harvest so that a pre-harvest appraisal can be made.

Duties in the Event of Damage or Loss

- 1) If crop damage occurs, you must give notice within 72 hours of initial discovery of damage;
- 2) If you previously gave notice of crop damage, you must also provide notice at least 15 days before the beginning of harvest if you intend to claim an indemnity; or
- 3) If crop will not be harvested, you must give notice at least 3 days before the date harvest should have started.

Important Dates

Sales Closing	November 20, 2012
Production Report Due	January 15, 2013
Acreage Report Date	January 15, 2013
Premium Billing	August 15, 2013

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 per acre determined by multiplying your

average APH yield by the coverage level percentage you choose (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. For example, an average actual production history (APH) 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					
	50	55	60	65	70	75
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 risk protection (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 \$300, regardless of the acreage.

Price Election

Established Price	\$0.97
CAT Price	\$0.54

Insurance Units

Insurable acreage is grouped into one or more units based on your selection of one of the following:

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 Service Agency Farm 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. Acreage insured under CAT coverage cannot be divided into optional units.

Loss Example

Assume blueberries with an approved yield of 5,000 pounds per acre, 65-percent coverage level, 100-percent share, irrigated practice with frost protection, and one-acre basic unit.

$$\begin{array}{r}
 5,000 \text{ Approved Yield per acre} \\
 \times .65 \text{ Coverage level} \\
 \hline
 3,250 \text{ Acre guarantee} \\
 - 1,000 \text{ Production-to-Count} \\
 \hline
 2,250 \text{ Loss per acre} \\
 \times .94 \text{ Price election} \\
 \hline
 \$2,183 \text{ Indemnity per acre} \\
 - \$94 \text{ Estimated Premium} \\
 \hline
 \mathbf{\$2,089 \text{ Indemnity/Acre}}
 \end{array}$$

Regional Contact

USDA/Risk Management Agency

Raleigh Regional Office
 4405 Bland Road, Suite 160
 Raleigh, NC 27609
 Telephone: (919) 875-4880
 Fax: (919) 875-4915
 E-mail: rsonc@rma.usda.gov

Download Copies from the Web

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