

## Raleigh Regional Office — Raleigh, NC

Revised November 2013

# Blueberries

## New Jersey

### Crop Insured

All blueberries in a county are insurable if:

- A premium rate is provided by the actuarial document;
- A variety adapted to the area: Highbush type;
- Reached the third growing season after being set out or have produced at least 1,500 pounds per acre; and
- 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 may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

### Causes of Loss

- Adverse weather conditions including hail, frost, freeze, wind, drought, and excess precipitation;
- Failure of irrigation water supply if caused by an insured peril during the insurance period;
- Fire caused by an insured peril during the insurance period;
- Insect damage except for insufficient or improper application of control measures;
- Plant disease except for insufficient or improper application of control measures; or
- Wildlife.

### Insurance Period

Coverage begins on November 21 and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a claim;
- Abandonment of the crop; or

- September 15.

### Duties in the Event of Damage or Loss

- 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 before the beginning of harvest to claim an indemnity; or
- If the crop will not be harvested, you must give notice at least 3 days before the date harvest should have started.

### Important Dates

Sales Closing Date..... November 20, 2013  
 Production Report Date ..... January 15, 2014  
 Acreage Report Date ..... January 15, 2014  
 Premium Billing Date..... August 15, 2014

### 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 levels range from 50 to 75 percent of your average yield and are subsidized as shown below. For example, an average actual production history (APH) yield of 4,000 pounds per acre would result in a guarantee of 2,000 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.

### Price Elections

|                         |        |
|-------------------------|--------|
| Established Price ..... | \$0.95 |
| CAT Price .....         | \$0.53 |

### Insurance Units

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

**Optional Units** - Optional units may be established if you can provide separate records for each unit, and the acreage is not insured under a CAT policy. Optional units may be established by: Farm Service Agency Farm Numbers; and

- Practice: (Irrigated with Frost Protection, Irrigated without Frost Protection and Non-irrigated).

### Loss Example

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

|                |                         |
|----------------|-------------------------|
| 5,000          | Approved Yield per acre |
| x .65          | Coverage level          |
| 3,250          | Acre guarantee          |
| - 1,000        | Production-to-Count     |
| 2,250          | Loss per acre           |
| x \$0.95       | Price election          |
| \$2,138        | Indemnity per acre      |
| - \$97         | Estimated Premium       |
| <b>\$2,041</b> | <b>Indemnity/Acre</b>   |

### Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

### Contact Us

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