Crop Insured
All blueberries in a county are insurable if:

- A premium rate is provided by the actuarial documents;
- They are clones adapted to the area: lowbush type;
- They have reached the third growing season after being set out or have produced at least 1,000 pounds per acre; and
- An inspection of the blueberry acreage will be necessary to determine insurability.

Lowbush blueberries must be pruned every other year to be eligible for insurance.

Counties Available
Blueberries are insurable in Hancock, Kennebec, Knox, Lincoln, Penobscot, Piscataquis, Waldo, and Washington counties. Blueberries may be insurable in other counties by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss
You are protected against the following:

- 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.

Important Dates
Sales Closing Date ................. November 20, 2017
Production Reporting Date ........ January 15, 2018
Acreage Reporting Date ............. January 15, 2018
Premium Billing Date ............... August 15, 2018

Duties in the Event of Damage or Loss
Notice of Loss - If a loss occurs notify your crop insurance agent:

- 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
- At least 3 days before the date harvest should have started if the crop will not be harvested.

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).

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
**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 APH yield of 5,000 pounds per acre would result in a guarantee of 2,500 pounds per acre at the 50-percent coverage level.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50 55 60 65 70 75</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67 64 64 59 59 55</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33 36 36 41 41 45</td>
</tr>
</tbody>
</table>

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**

An established price used to calculate your premium and indemnity. Contract pricing options are available for certified organic crops grown under guaranteed contracts. For price elections see your state’s actuarial documents at [webapp.rma.usda.gov/apps/actuarialinformationbrowser2018cropcriteria.aspx](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser2018cropcriteria.aspx).

**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 that 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 Serial Numbers;
- Practice: irrigated and non-irrigated.

**Supplemental Coverage Option (SCO)**

SCO is available for blueberries. If elected, SCO provides additional coverage for a portion of your underlying crop insurance policy deductible.

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**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.

\[
\begin{align*}
5,000 & \quad \text{Approved yield per acre} \\
\times 0.65 & \quad \text{Coverage level} \\
3,250 & \quad \text{Acre guarantee} \\
- 1,000 & \quad \text{Production-to-count} \\
2,250 & \quad \text{Loss per acre} \\
\times $0.40 & \quad \text{Price election} \\
$900 & \quad \text{Indemnity/acre}
\end{align*}
\]

**Where to Buy Crop Insurance**

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

**Contact Us**

USDA/RMA
Raleigh Regional Office
4405 Bland Road, Suite 160
Raleigh, NC 27609
**Phone:** (919) 875-4880
**Fax:** (919) 875-4915
**Email:** rsonc@rma.usda.gov

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