

Blueberries



Crop Insured

Blueberries are insurable in select counties in Alabama, California, Florida, Georgia, Maine, Michigan, Mississippi, New Jersey, North Carolina, Oregon, South Carolina, and Washington. For crops, types, or practices not insurable in a county, consult a crop insurance agent about the availability of coverage through a written agreement.

Sales Closing Date for all states is November 20.

Blueberries are insurable in the county if:

- The actuarial documents provide premium rates;
- They are grown on bush varieties that are commercially available;
- They are Highbush, Lowbush, Rabbiteye, or other types listed in the Special Provisions and are adapted to the area where planted. Lowbush blueberries must be pruned every other year to be eligible for insurance;
- The bushes have reached the minimum insurable age or have produced the minimum yield per acre designated in the Special Provisions;
- Your insurance company, after inspection, finds them acceptable; and
- You have a share in the blueberries.

Additionally, we will not insure against:

- Failure to install and maintain a proper drainage system;
- Failure to harvest in a timely manner;
- Inability to market the blueberries for any reason other than actual physical damage from an insurable cause of loss; and
- Mechanical damage.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the unit;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;



- Insufficient chilling hours;
- Volcanic eruption; or
- Wildlife, unless appropriate control measures have not been taken.

Insurance Period

For new insureds, coverage begins on or after November 21. For each subsequent renewal year, coverage begins the day immediately following the end of insurance period for the previous crop year.

For all insureds, coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- On the designated end of insurance date:
 - September 30 in Michigan;
 - September 15 for early to late Highbush type and October 15 for very late Highbush and Rabbiteye types in Oregon and Washington; and
 - September 15 in all other states.

Reporting Requirements

You must file a report of blueberry acreage with your crop insurance agent by the acreage reporting date of January 15.

Contact a Crop Insurance Agent for More Information

All multi-peril crop insurance, including CAT policies, are available from approved participating crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at the [Agent Locator Page](#).

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

Individual amounts of insurance are based on your production history. Your approved yield is calculated from four to ten years of production reports provided to an insurance agent. Coverage levels range from 50 to 85 percent of your approved yield. You may choose one coverage level for all your irrigated acreage in the county and a different coverage level for all your non-irrigated acreage. For example, an approved yield of 4,000 pounds per acre would result in a guarantee of 3,000 pounds per acre at the 75 percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 75 percent coverage level, your premium share would be 45 percent of the premium.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you. There is, however, an administrative fee of \$655 per crop, per county, regardless of the acreage.

Insurance Units

Basic and optional units are available in select blueberry counties. For each optional unit you must maintain written verifiable records of planted acreage and harvested production for at least the previous crop year and file production reports based on those records to get a production guarantee. Optional units are not available with CAT.

Duties in the Event of Damage or Loss

In the event of damage or loss, you must notify your crop insurance agent within:

- 72 hours of the initial discovery of damage;
- Three days of the date harvest should have started if the crop will not be harvested;
- 24 hours if any cause of loss occurs within 15 days of harvest or during harvest; or
- At least 15 calendar days before any production is harvested if any portion of your crop will be direct marketed.

Contact your crop insurance agent for additional requirements and details.