

Valdosta Regional Office — Valdosta, GA

October 2017

Blueberries

Alabama, Florida, Georgia, South Carolina

Crop Insured

All of your blueberries in a county are insurable if:

- The actuarial documents provide premium rates;
- They are varieties of the Highbush or Rabbiteye types that are adapted to the area where planted;
- They are grown on acreage that has produced an average of at least 1,000 pounds per acre in at least 1 of the 3 previous crop years;
- Your insurance company, after inspection, finds them acceptable (inspection is required for newly insured acreage); and
- You have a share in the blueberries.

Counties Available

Alabama - Baldwin County

Florida - Alachua, Citrus, De Soto, Hardee, Hernando, Highlands, Hillsborough, Lake, Marion, Orange, Pasco, Polk, Putnam, and Sumter counties.

Georgia - Appling, Atkinson, Bacon, Berrien, Brantley, Burke, Clinch, Coffee, Colquitt, Jeff Davis, Lanier, Long, Pierce, Ware, and Wayne counties.

South Carolina - Horry County.

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;
- 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

Coverage begins on November 21 of the first year of application (talk to your crop insurance agent for limitations on the starting date). For each subsequent renewal year, coverage begins the day following the end of insurance.

Important Dates

Sales Closing/Cancellation November 20, 2017
 Acreage/Production Reporting January 15, 2018
 Premium Billing August 15, 2018
 Termination November 20, 2018

Reporting Requirements

Acreage Report - You must report all acres of the crop, in which you have a share in the county, to your crop insurance agent by the acreage reporting date.

Production Report - A production report, by type, is required by the production reporting date. You must also report:

- The number of bearing bushes on insurable and uninsurable acreage;
- The age of the bushes;
- The planting pattern;
- Any damage to or removal of bushes; and
- Any change in practices or other circumstances that may reduce yield potential.

Duties in the Event of Damage or Loss

You must perform the following duties in the event of damage or loss:

- Notify your crop insurance agent within 72 hours of the initial discovery of damage;
- Within three days of the date of harvest if the crop will not be harvested; or
- Within 24 hours if any cause of loss occurs within 15 days of harvest or during harvest. Talk to your crop insurance agent for additional requirements and details.

Definitions

Approved Yield - The average of the actual production history (APH) yields, assigned or adjusted yields, or unadjusted transitional yields that are calculated and approved by your insurance company.

Cancellation Date - The calendar date, in the crop provisions, when coverage for the crop will automatically renew unless canceled, in writing, by either you or the company, or terminated according to your policy's terms.

Price Election - The value per pound of fruit used to determine premium and indemnity under the policy. For more information talk to your crop insurance agent or see the [Web Actuarial Information Browser](#).

Production Guarantee - Pounds guaranteed per acre determined by multiplying your approved yield by the coverage level percentage you choose.

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your approved APH 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
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 approved yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you. There is an administrative fee of \$300 per crop per county, regardless of the acreage.

Unit Division

A basic unit, as defined in section 1 (Definitions) of the Basic Provisions, may be divided into more than one optional unit by type (Rabbiteye or Highbush). 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.

Organic and Transitional Practice

Certified organic and transitional organic acreage should be insured under the applicable practice. Acreage and production history from certified organic or transitional acreage is contained in separate APH databases. Each APH database includes production and acreage from any applicable buffer zone. Any yearly, average, APH yields from the transitional acreage database are used instead of transitional yields to establish the certified organic APH database. Yearly averages are for the 4 most recent crop years only.

Loss Example

Assume Rabbiteye blueberry with an approved yield of 4,000 pounds per acre, 65 percent coverage level, 100 percent price election of \$0.77, 100 percent share, and a one-acre basic unit. Due to an insurable cause of loss, the production-to-count is 500 pounds.

	4,000	Pounds per acre approved APH yield
X	0.65	Coverage level percentage
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	2,600	Pounds guarantee
-	500	Pounds actual production
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	2,100	Pounds loss
X	\$0.77	Price election
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	\$1,617	Indemnity per acre

Where to Buy Crop Insurance

Georgia Farmers Agency, LLC

Joe Bickley (Agent & Owner)

478-244-1695

joe@gafarmersagency.com

www.gafarmersagency.com

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

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