



BLUEBERRIES



BLUEBERRY CROP INSURANCE

Crop Insurance for Growers

Description of Coverage

COVERED PERILS:	Adverse Weather Conditions, Fire, Uncontrollable Insects & Disease, Wildlife, Failure of Irrigation Water Supply, Insufficient number of chilling hours to effectively break dormancy
COVERAGE PLAN:	Based on Actual Production History (APH) of your yields for a minimum of four consecutive years averaged
DEDUCTIBLE OPTIONS:	25, 30, 35, 40, 45, and 50% of your average yield
INSURED CROP:	Insurable types are Highbush blueberries and Rabbiteye blueberries
IMPORTANT DATES:	Sales Closing Date - November 20th Acreage and Production Reporting Date - January 15th
UNIT DIVISION:	A basic unit may be divided into more than one unit by type (Rabbiteye or Highbush), and by FSA Farm Number or non-contiguous land. 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 obtain a production guarantee.
PREMIUM CREDITS:	Premium credits are available on Buy-up policies if your farm has overhead frost protection sprinklers in place.
PREMIUM BILLING DATE:	August 15th

Our Commitment to Excellence

With 40 years of industry experience, we take pride in researching and implementing the latest in technology and risk management services for our clients. Through our commitment to excellence, we have become one of the largest crop insurance agencies in the nation. Our specialized agents and customer service staff look forward to working with you to protect your valuable investment. We work hard to keep you growing. Let us show you how!

Carden & Associates, Incorporated - We keep you growing...



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Loss Example

Sample Data

**Example using Bacon County, GA*

Farm

- 25-acre blueberry farm with overhead frost protection
- Coverage level selected 65/100 Buy-up
- 5,000 pounds per acre average production
- 2,000 pounds per acre actual harvest due to freeze damage

Insurance

- 3,250 pounds per acre production guarantee:
 $(5,000 \times .65 = 3,250)$
- 81,250 pounds production guarantee:
 $(3,250 \times 25 \text{ acres} = 81,250)$
- \$2.05 per pound price election
- \$166,563 value guarantee:
 $(81,250 \text{ pounds} \times \$2.05 \text{ price election} = \$166,563)$

Loss Calculation

- 50,000 production to count x \$2.05 price election
= \$102,500 value of production to count
- \$166,563 - \$102,500 = \$64,063 indemnity payment

Additional Coverage

Hurricane Insurance Protection (HIP) endorsement is available in select counties

Advice You Can Count On

Crop insurance, like any insurance product, can be extremely complicated. We take the complexity out, making it clear, concise, and easy for you to understand. Our responsibility is to provide a customer-first approach to risk management by working to protect against the many risks our clients take in an understandable, common-sense manner.

We accomplish this by:

- * ***Providing innovative technology for the agricultural community***
- * ***Extending support through our insurance programs to our clients***
- * ***Delivering the highest quality products and customer service***
- * ***Customizing services to meet the specialized needs of our clients***
- * ***Serving our community through philanthropic practices***
- * ***Establishing long-standing relationships with our clients***

Contact our agents to insure your blueberries today!

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