

# Cranberry Crop Insurance Program

- Cranberry Crop Provisions 99-058 -

## IMPORTANT DATES

Sales Closing Date | November 20<sup>th</sup>

All Crop Reporting | January 15<sup>th</sup>

Billing Date | August 15<sup>th</sup>

## Indemnity Price Per Barrel (MA, NJ, RI)

Conventional/Organic Transitional

Maximum - \$37.00/Barrel

CAT - \$20.35/Barrel

Certified Organic

Maximum - \$120.00/Barrel

CAT - \$66.00/Barrel

## Coverage Levels & Premium Support

COVERAGE LEVEL	50/55 (CAT)	50/100	55/100	60/100	65/100	70/100	75/100	80/100	85/100
Federal Subsidy	100%	67%	64%	64%	59%	59%	55%	48%	38%
Your Portion of Premium	-	33%	36%	36%	41%	41%	45%	52%	62%

\*A \$655 administrative fee is charged for CAT coverage. A \$30 administrative fee is charged buy up coverage.

## Unit Structure Options

	Optional Units (OU)	Basic Unit (BU)
Claims Adjusted By	Individual Farm Serial Numbers or non-contiguous land stand on their own in the event of a claim.	All acres of the crop in the county as one unit.
Record Keeping Requirements	Growers are required to maintain production records by farm serial number or non-contiguous land. Production records must be maintained for uninsurable acreage by each uninsured block.	Total production by crop by county. Production records must be maintained for uninsurable acreage by each uninsured block.
Additional Qualification Requirements		Standard policy unit structure. The only unit structure option with CAT.

## Perils Insured Against

- Adverse Weather Conditions
- Fire
- Insects (but not damage due to insufficient or improper application of pest control measures)
- Plant Disease (but not damage due to insufficient or improper application of disease control measures)
- Wildlife (unless control measures have not been taken)
- All other natural causes of loss that cannot be prevented, including, but not limited to, hail, wind, volcano, earthquake, excess sun causing sunburn and frost and freeze causing russetting.
- Earthquake, Volcanic Eruption, Failure of Irrigation water supply (if caused by an insured peril that occurs during the insurance period).

## Acceptable Records

- FSA Documents 658-1, 503A, 578, 658, 156, or other FSA generated forms provided they are verifiable and accurate.

- Records from a marketing outlet, processor, packer, or first handler (If production is not sold/delivered to a disinterested party, additional supporting documentation such as acceptable pick records, daily sales receipts, tax forms, and/or appraisals are required).
- “Record Type” (see production reporting form for the various applicable record types) for the most recent year must be indicated on the production report.
- If production evidence does not match the production certified by you on your production report, assigned yields will apply and optional units (if applicable) will be combined if it is determined that production was over reported by more than 5% on any database.

### Record Retention

You must retain, and provide upon our request: (1) Complete records of the planting, replanting, inputs, production, harvesting, and disposition of the insured crop on each unit for three years after the end of the crop year, and (2) All records used to establish the amount of production you certified on your production reports used to compute your approved yield for three years after the end of the crop year for which you initially certified such records. Claims that equal or exceed \$200,000 will require a High Dollar Claim review that will require the above mentioned review of actual production records.

### Crop Insured & Insurance Period

The crop will be all the cranberries in the county in which you have a share that are grown for harvest as cranberries. To be insurable, the vines must have completed four growing seasons after the vines were set out. \*Set out year is the actual calendar year for acreage planted before July 1<sup>st</sup>. For acreage planted on or after July 1<sup>st</sup>, the set out year shall be the following year in which set out occurred.

### HIP-WI Protection

Hurricane Wind Protection protects against the damages sustained due to hurricane force (74+ mph) winds on all eligible planted acres of the underlying crop insurance policy. The initial year HIP-WI is elected, coverage will not begin until 14 days after the SCD and is a continuous endorsement. Insured may select up to the difference between the underlying policy coverage and 95%.

### Conservation Compliance

To be eligible for premium subsidy paid on your behalf by FCIC, it is your responsibility to assure you meet all requirements for: (A) Compliance with the conservation provision; and (B) Filing form AD- 1026, or successor form, by the premium billing date, to be properly identified as in compliance with the conservations provisions.

### Crop Losses

**Any insurable damage must be caused by an insured peril during the insurance period. It is the insured's responsibility to notify your agent within 72 hours of initial discovery of damage and after all subsequent damage.**

- The insured must protect the crop from further damage by providing sufficient care until the crop adjuster has given you consent to do otherwise.
- During the period before harvest, if the insured crop on any unit is damaged to the extent the insured does not expect to further care for or harvest any part of the acreage, then such acreage must be left intact until inspected.
- You must also provide notice at least 15 days before beginning harvest if you have previously given notice of a potential claim of indemnity during the growing season.
- If the insured wishes to put insured acreage to another use, the insured must NOT put acreage to another use before the insured crop's potential production is appraised and written consent is given for such other use.

**This fact sheet is a general overview and should not take the place of the Crop Provisions and/or Special Provisions.**

Crop Growers, LLP agents are dedicated to the success of your business through risk management planning. Crop Growers provides a diversified, knowledgeable team of insurance agents who specialize in educating producers on the Federal Crop Insurance program

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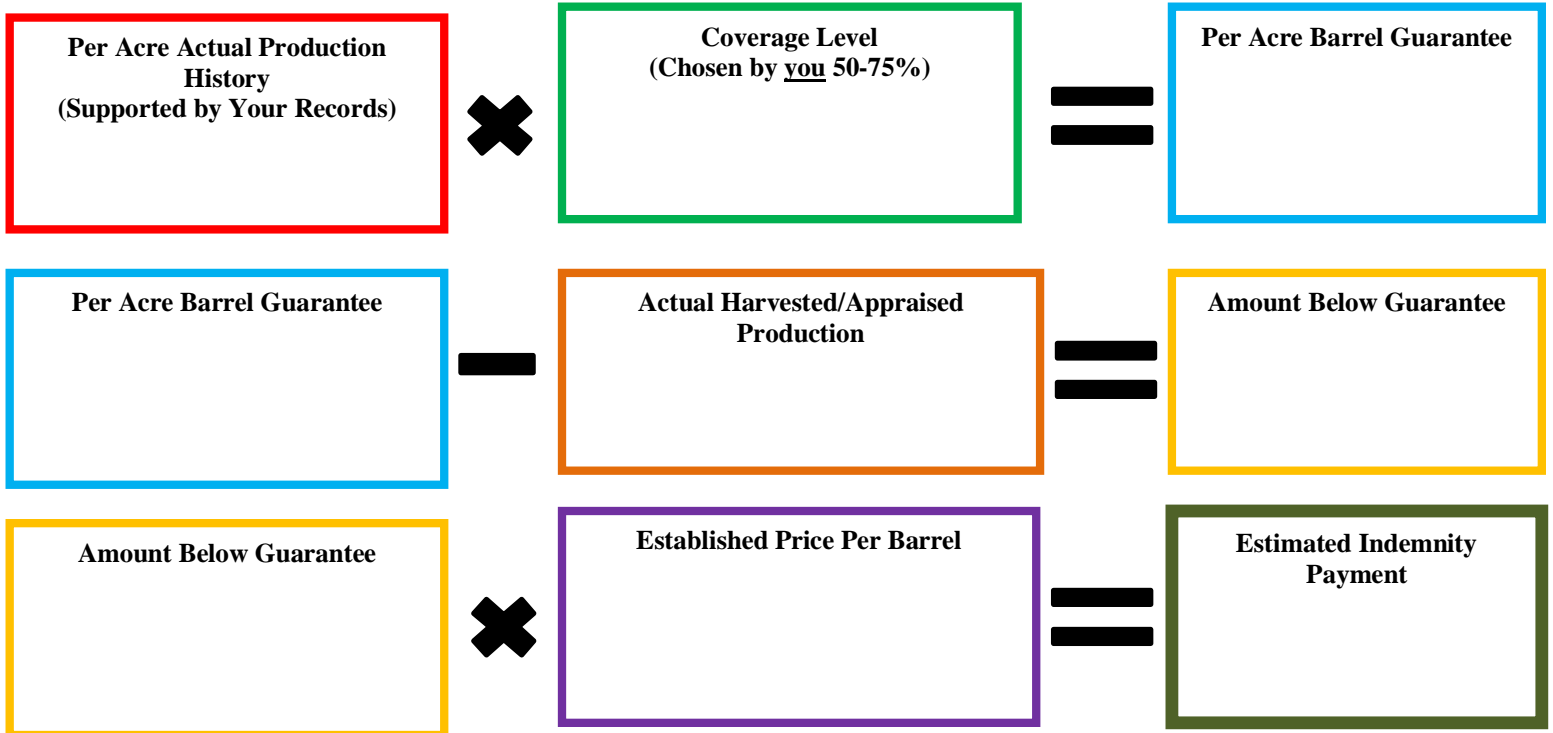
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# CRANBERRY LOSS EXAMPLE



FOR ILLUSTRATION PURPOSES ONLY. Losses will be adjusted per the Loss Adjustment Manual. Your coverage and guarantees may be different based on your actual coverage level, unit structure, production records and history.