



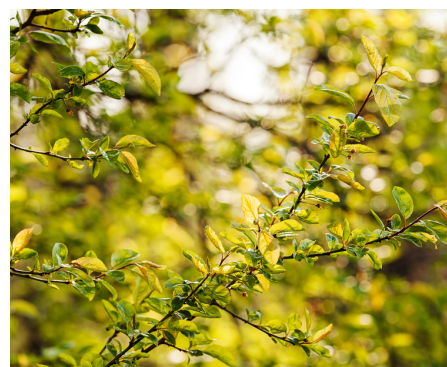
FEDERAL CROP-AGRICULTURAL-COMMERCIAL

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## CIMXAG INSURANCE:

- Hosts educational seminars on;
    - Marketing
    - Claims process
    - Record keeping
    - Risk Management
    - Insurance Procedures
  - Writes Worker's Compensation Policies
  - Visits your farm and discuss your policy with you
  - Provides daily weather forecasts on our website
  - Creates an appropriate policy to meet your needs
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CIMXAG  
1270 Red Oak Rd  
Baxley, GA 31513  
912-300-7175



# BLUEBERRIES

CIMXAG INSURANCE

## 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).
- You have a share in the blueberries.

## COUNTIES INSURED

- 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.





# MORE INFORMATION

## 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.

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## IF DAMAGE OCCURS

- 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.

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## 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.



## 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.

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## 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	.065	Coverage Level Percentage
	<u>2,600</u>	Pounds Guarantee
-	500	Pounds Actual Production
	<u>2,100</u>	Pounds Loss
X	\$0.77	Price election
	<u>\$1,617</u>	Indemnity Per Acre

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