

UNITED STATES DEPARTMENT OF AGRICULTURE  
Risk Management Agency  
Spokane Regional Office

# CRANBERRY CROP INSURANCE

FACT SHEET  
FCIC 99-058  
NCIS -1999-742

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The crop insured will be all the CRANBERRIES in the county for which a premium rate is provided by the actuarial documents in which you have a share; that are grown for harvest as cranberries; that are grown in a bog that, if inspected, is considered acceptable; and that are grown on vines that have completed four growing seasons after the vines were set out, unless otherwise provided by the actuarial documents or by written agreement.

**Counties**                      **Oregon State:**      Coos and Curry counties  
**Where Available:**        **Washington State:** Grays Harbor and Pacific counties

**Important Dates**      **Final sales closing date** to obtain crop insurance is **November 20.**  
**for Counties**            **Production Reporting date** is **January 4.**  
**Listed Above:**        **Acreage Reporting Date** is **January 15.**

\*\*If a date falls on a weekend and/or holiday, the next business day will be the final applicable date.

**Acreage Report:** You must report to your insurance agent all of the acreage of the insured crop which you have a share (your share at the time insurance attaches). Policy holders should contact their insurance agent for specific details.

**Causes of Loss:** Adverse Weather Conditions (including Hail, Frost, Freeze, Wind, Extreme Cold Temperatures, Excess Moisture); Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the bog; Wildlife; Earthquake; Volcanic eruption; or Failure of the irrigation water supply, if caused by an insured peril that occurs during the insurance period; or Failure or breakdown of irrigation equipment facilities due to direct damage to the irrigation equipment or facilities from an insurable cause of loss if the cranberry crop is damaged by freezing temperatures within 72 hours of such failure or breakdown and repair or replacement was not possible before damage occurred.

**In addition to the causes of loss excluded in the Basic Provisions of Insurance, the insurance provider will not insure against damage or loss of production due to: Disease or insect infestation, unless adverse weather: 1) prevents the proper application of control measures or causes properly applied control measures to be ineffective; or 2) causes disease or insect infestation for which no effective control mechanism is available; or inability to market the cranberries for any reason other than actual physical damage from an insurable cause of loss specified. (Example: No indemnity paid if insured is unable to market due to quarantine, boycott or refusal of any person to accept production.)**

**Guarantee Options:** Choice of variable percentages of your approved average yield, from 50 percent up to 75 percent.

**Catastrophic Coverage:** Catastrophic (CAT) coverage is available at the 50% coverage level and 55% of maximum price election. See your crop insurance agent for specific details.

**Price Election:** Price at which you are compensated per barrel in the event of a loss. An insured can only select one price election for all the cranberries in the county insured under a Cranberry policy. Contact your insurance agent for details.

**Administrative Fees:** *Catastrophic (CAT) Coverage:* \$100 per crop per county. *Additional Coverage:* \$30 per crop per county. Waivers of administrative fees for **all** coverage levels (CAT and additional) are available for small-limited resource farmers.

**Late or Prevented Planting & Replant Payments:** Not applicable to cranberry insurance policies.

**Insurance Period:**

*Coverage begins on November 21* of each crop year, except that for the year of application. If your application is received after November 11, but prior to November 21, insurance will attach on the 10th day after your properly completed application is received by the insurance agent, unless we inspect the acreage during the 10 day period and determine that it does not meet insurability requirements. You must provide any information that we require for the crop or to determine the condition of the bog.

**The calendar date for the end of the insurance period** for each crop year is November 20.

**Cranberry Loss Example:** *Assuming a 65% level of coverage; 100% price election of \$16/Barrel (Price Election); an average yield of 100 barrels per acre; one acre bog; 100% share; short crop claims (40 barrel yield) would be:*

	100	Barrels/Acre (APH)
X	65%	Coverage Level
	65	Barrels Acre Guarantee
	1.0	Acres
	40	Harvested Barrels/Acre Production
	25	Barrel/Acre Loss
x	\$16.00	Price Election \$/Barrel
	<b>\$400.00</b>	<b>Indemnity Due Policy Holder (Less Insurance Premium Due)</b>

**DISCLAIMER:** This summary is for general illustration purposes only.

**Detailed Information:** Producers should consult their crop insurance agent to obtain specific information and refer to Crop Provisions and Actuarial Materials (e.g., practices, options, planting dates, and appropriate deadlines).

**Advantages as Risk Management Tools:** Protects crop investment, borrowed capital and current savings. Provides a favorable credit rating, collateral and guaranteed production. Stabilizes income, transfers risk and **provides an ADDED PEACE OF MIND.**

**Where to Purchase:** All MPCI, including CAT coverage insurance policies are available from private insurance agents. A list of crop insurance agents is available at all County Farm Service Agency (FSA) Offices throughout the United States.