



CRANBERRY INSURANCE

Your Policy.

Cranberries are insured with an Actual Production History (APH) plan of insurance. This means that your selected coverage level is a percentage of your production history. If your harvest is less than the “guaranteed” barrels, you may be eligible for a claim payment.

Temporary yields may be applied if you do not have your own cranberry production history.

You can write your Multi-Peril Crop Insurance policy with *any* agent and *any* insurance company. Remember: the deadline to make coverage changes is November 20th.

The insurance company must receive your premium payment for last year’s coverage by November 20th. Failure to pay on time may result in losing your eligibility for insurance next year.

Your Options.

Ask your insurance agent about all of the crop insurance details, such as:

- Established Prices for Organic, Transitional and Conventional cranberries
 - The established price for each type is the same for all counties in Wisconsin
- Estimated premiums for available coverage levels (CAT or 50% - 85%)
 - Premiums will vary by county
- Premium Subsidies
 - Subsidies are the same for all counties in Wisconsin
 - Subsidy varies (38%-67%) according to the coverage level you select
- Unit Structure
 - Basic Unit encompasses all of your marsh acres in the county (by share percentage)
 - Optional Units are allowed when beds are non-contiguous

Talk to your agent for clarification on contiguous vs. non-contiguous beds

Your Decision.

Be sure all of your insurance questions are answered so you can make the best risk management decisions for your cranberry operation.

Your Call.

Give me a call or send me a text to schedule a visit.

I come to your location when it is convenient for you.

Let’s explore **all** of your options for cranberry insurance.

DIANE WITZEL
Cranberry Insurance
professional

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