



United States Department of Agriculture
Risk Management Agency

February 2009

2009 COMMODITY INSURANCE FACT SHEET

Onions

Utah

Crop Insured

The crop insured will be all the storage and non-storage onions (excluding green (bunch) or seed onions, chives, garlic, leeks, and scallions) in the county for which you have a share:

- Onions must not be planted on acreage which was planted to dry (bulb) onions, green (bunch) onions, seed onions, chives, garlic, leek or scallions the previous crop year unless otherwise designated by the corporation.

Counties Available

Onions are insurable in Box Elder, Davis and Weber counties. Crop in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss

Adverse weather conditions¹
 Failure of irrigation water supply²
 Fire³
 Insects⁴
 Plant disease⁴
 Wildlife⁵

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured peril during the insurance period.

³Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.

⁴But not damage due to insufficient or improper application of control measures.

⁵Unless wildlife control measures have not been taken.

Insurance Period

The insurance period ends the earliest of:

- Removal of the onions from the field
- Fourteen days after lifting or digging
- August 31 for all non-storage onions
- October 15 for all storage onions

Important Dates

Sales Closing February 1
 Final Planting..... April 20
 Acreage Report Due June 30

Coverage Levels and Premium Subsidies

Individual amounts of insurance are based on the grower's past production and planted acres. Prospective insured are asked to provide 4 to 10 years of actual yield history, for which their average yield is calculated. In the absence of four years of actual yield history, the average yield is calculated using a combination of actual and transitional yields (estimate of county average). Producers can select a coverage level ranging from 50 to 75 percent of their individual approved yield and 50 to 100 percent of the price announced by USDA. **Catastrophic Risk Protection (CAT)** coverage is equal to 50 percent of their approved average yield and 55 percent of their price. The unit of measure used is hundredweight (cwt.).

Price Election: Price used to calculate your liability and indemnity.

2009 Price: \$5.35 per cwt.

Cost of Crop Insurance

The Agricultural Risk Protection Act of 2000 raised the subsidies for federal crop insurance premiums substantially. For CAT coverage, growers pay an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels pay an application fee of \$30 and premiums are subsidized at lower rates; USDA pays at least 50 percent of the premium. For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent.

Loss Example

Example assumes 75-percent coverage, and 100-percent price election of \$5.35 cwt and an approved yield of 320 cwt per acre and 100-percent share.

320	Cwt. per acre average yield (APH)
<u>x .75</u>	Coverage level
240	Cwt. per acre guarantee
<u>- 100</u>	Cwt. per acre actually produced
140	Cwt. per acre loss
<u>x 5.35</u>	**Price election
\$749.00	Gross indemnity per acre

Where to Purchase Crop Insurance

All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at:

<http://www3.rma.usda.gov/tools/agents/>

Download Copies from the Web

Visit our online publications/fact sheets page at:
http://www.rma.usda.gov/aboutrma/fields/ca_rso/

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