



United States Department of Agriculture
Risk Management Agency

May 2012

2012 COMMODITY INSURANCE FACT SHEET

Onions

Nevada

Crop Insured

All storage and non-storage onions (excluding green (bunch) or seed onions, chives, garlic, leeks, and scallions) are insurable in the county for which you have a share. Onions must not be planted on acreage that was planted to dry (bulb) onions, green (bunch) onions, seed onions, chives, garlic, leek or scallions the crop year before unless otherwise designated by RMA.

Counties Available

Onions are insurable in Humboldt, Lyon and Washoe counties. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

Causes of Loss

Adverse weather conditions¹
Failure of irrigation water supply²
Fire
Insects³
Plant disease³
Wildlife⁴

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

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

³But not damage due to insufficient or improper application of control measures.

⁴Unless wildlife control measures have not been taken.

Important Dates

Sales ClosingFebruary 1
Final PlantingApril 20
Acreage Report DueJune 15

Insurance Period

The insurance period ends the earliest of:

- 1) Removal of the onions from the field;
- 2) 14 days after lifting or digging;
- 3) August 31 for all non-storage onions; or
- 4) October 15 for all storage onions.

Coverage Levels and Premium Subsidies

Individual insurance amounts are based on your past production history. You will be asked to provide 4 to 10 years of actual yield history to calculate your average yield. You can select a coverage level from 50 to 75 percent of your individual approved yield and 55 to 100 percent of the price announced by USDA. Catastrophic Risk Protection (CAT) coverage is available and equal to 50 percent of your approved average yield and 55 percent of your price. The unit of measure used is hundredweight (cwt.).

Price Election

The price used to calculate your premium and indemnity.

Onions.....\$14.50 per cwt.

Cost of Crop Insurance

CAT coverage has an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates though USDA pays at least 50 percent of the premium. For more detailed information about coverage and premium amounts, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

Preventive Planting

Prevented Planting provisions provide reduced protection on acreage that cannot be planted by the final planting date. Talk to a crop insurance agent for more details.

Loss Example

Assume 75-percent coverage, 100-percent price election of \$14.50 cwt., an approved yield of 320 cwt. per acre, and 100-percent share.

320 Cwt. per acre average yield
x .75 Coverage level

| | |
|-----------------|---------------------------------|
| 240 | Cwt. per acre guarantee |
| - 100 | Cwt. per acre actually produced |
| 140 | Cwt. per acre loss |
| x \$14.50 | Price election ¹ |
| \$ 2,030 | Gross indemnity per acre |

¹Price used above is for example only. Contact a crop insurance agent for current information.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT 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/apps/agents/>

Regional Contact

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