



United States Department of Agriculture
Risk Management Agency

January 2013

2013 COMMODITY INSURANCE FACT SHEET

Onions

California

Crop Insured

All spring planted white and yellow storage type onions contracted for dehydration and processing use only in the county for which a premium rate has been established.

Counties Available

Onions are insurable in Modoc and Siskiyou counties. Onions 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
- 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 PlantingMay 15
- Acreage Report Due July 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; or
- 3) November 7 for all storage onions.

Coverage Levels and Premium Subsidies

Individual insurance amounts are based on your past production and planted acres. You will be asked to provide 4 to 10 years of actual yield history Your average yield will be calculated using this information. You can select a coverage level from 50 to 75 percent of your individual approved average

yield and 55 to 100 percent of the price USDA announces. Catastrophic Risk Protection (CAT) coverage is 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.....\$7.20 per cwt.

Late and Prevented Planting

Coverage that provides reduced protection on acreage that is planted late, or that cannot be planted by the final planting date or within the late planting period. Consult a crop insurance agent for more details.

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.

Loss Example

Assume 75-percent coverage, 100-percent price election of \$7.20 per cwt., an average yield of 400 cwt., and 100 percent share.

400	Cwt. per acre average yield
x .75	Coverage level
300	Cwt. per acre guarantee
- 200	Cwt. per acre actually produced
100	Cwt. per acre loss
x 7.20	Price election
\$720	Gross indemnity per acre

Price 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 at all USDA service centers and on the RMA web site at: <http://www3.rma.usda.gov/apps/agents/>

Regional Contact

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