

# Davis Regional Office — Davis, CA

Revised March 2015

# Onions

## Nevada

### Crop Insured

All storage white and yellow type onions are insurable if:

- They are contracted for dehydration and processing only; and
- Premium rates have been established in the county.

White, red, and yellow onions are insurable if:

- They are for fresh use; and
- Premium rates have been established in the county.

### 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

You are protected against the following:

- Adverse weather conditions;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife.

### Insurance Period

Coverage usually begins when the crop is planted. The insurance period ends with the earliest occurrence of one of the following:

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

### Important Dates

Sales Closing/Cancellation.....	February 1, 2015
Acreage Reporting.....	June 15, 2015
Final Planting Date.....	April 20, 2015
Premium Billing.....	August 15, 2015
Termination.....	February 1, 2016

### 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. Coverage levels range from 50 to 75 percent of your individual approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent					
	50	55	60	65	70	75
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop per county, regardless of the acreage.

### Price Election

The price used to calculate your premium and indemnity.

Onions.....	\$17.80 per cwt.
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## 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.

## Loss Example

Assume 75-percent coverage, 100 percent price election of \$17.80 cwt., an average yield of 320 cwt., and 100 percent share.

320	Cwt. per acre average yield
<u>x 0.75</u>	Coverage level
240	Cwt. per acre guarantee
<u>- 100</u>	Cwt. per acre actually produced
140	Cwt. per acre loss
<u>x \$17.80</u>	Price election
<b>\$2,492</b>	<b>Gross indemnity per acre</b>

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 website at:

[www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

## Contact Us

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