



United States Department of Agriculture
Risk Management Agency

October 2010

2011 COMMODITY INSURANCE FACT SHEET

Onions Georgia

Crop Insured

The crop insured will be all non-storage type onions of the Bermuda, Granex, or Grano variety grown within the listed counties for which a premium rate is provided on the actuarial table:

- in which you have a share;
- that are planted for harvest as non-storage type onions;
- that are not* interplanted with another crop, unless the crop is a windbreak crop and the windbreak crop is destroyed within 70 days after completion of seeding or transplanting.; or
- that are not* planted into an established grass or legume.

*Unless allowed by the special provisions or by written agreement (see your insurance agent).

Counties Available

Appling	Evans	Montgomery	Tift
Bacon	Irwin	Pierce	Toombs
Bulloch	Jeff Davis	Screven	Treutlen
Candler	Jenkins	Seminole	Wayne
Dodge	Laurens	Tattnall	Wheeler
Emanuel	Long	Telfair	Worth

Causes of Loss

Adverse weather conditions
 Earthquake
 Failure of irrigation water supply¹
 Fire
 Insects²
 Plant disease³
 Volcanic eruption
 Wildlife⁴

¹If caused by an insured peril during the insurance period. ²But not damage due to insufficient or improper application of pest control measures. ³But not damage due to insufficient or improper application of disease control measures. ⁴Unless control measures have not been taken.

Insurance Period

Insurance attaches when the crop is planted on or before the final planting date and ends the earlier of:

- total destruction of the onion crop,
- removal of the onions from the field,
- fourteen days after lifting or digging,
- final adjustment of a loss,
- abandonment of the crop, or
- June 1 of the crop year.

Reporting Requirements

Acresage Report—An acresage report is due to your insurance agent by the acresage reporting date to include all acresage (insurable and uninsurable) in the county in which you have a share.

Notice of Loss— (1) Protect the crop from further damage by providing sufficient care; (2) notify your agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period); (3) notify your agent at least 15 days before any production from any unit will be sold by direct marketing; and (4) leave representative samples intact for each field of the damaged unit.

Important Dates

Sales Closing	August 31
Final Planting:	
For Fall Direct Seeded Irrigated	October 20
For Winter Transplanted Irrigated	February 1
Acresage Report Due:	
For Fall Direct Seeded Irrigated	February 1
For Winter Transplanted Irrigated.....	March 1
Premium Billing	July 1
Cancellation/Termination.....	August 31

Definitions

Production Guarantee:

- First stage of production guarantee—
35 percent of the final stage production guarantee for direct seeded non-storage onions and 45 percent of the final stage production guarantee for transplanted non-storage onions, unless otherwise specified in the special provisions (see your insurance agent).
- Second stage of production guarantee—
85 percent of the final stage production guarantee for direct seeded and transplanted non-storage onions (as specified in the special provisions).
- Final stage of production guarantee—
the quantity of onions (in hundredweight) determined by multiplying the approved yield per acre by the coverage level percentage elected.

Final stage—The period extending from the completion of lifting the onions, hand clipping the tops and excessive roots, and placing the onions in a bag or container that is acceptable for field drying or curing until the end of the policy.

Cancellation/Termination—The date which this contract may be cancelled or terminated by either you or us by giving written notice on or before August 31.

Coverage Levels and Premium Subsidies

Coverage level options range from 50 to 75 percent of your average yield. For example, an approved actual production history (APH) yield of 165 cwt per acre would result in a guarantee of 107 cwt per acre at the 65-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 65- percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent					
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 (CAT) coverage is fixed at 50 percent of your average 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.

Replant Provisions

(Not available under catastrophic coverage)

A replanting payment is allowed if the crop is damaged by an insurable cause to the extent that the remaining stand will not produce at least 90 percent of your final stage production guarantee for the acreage and it is practical to replant.

Organic/Transitional Organic Practice

Certified organic and transitional organic acreage should be insured under the applicable practice. Acreage and production history from certified organic or transitional acreage will be contained in separate APH databases. Each APH database will include production and acreage from any applicable buffer zone. Any yearly average APH yields, for the most recent four crop years only, from the transitional acreage database will be used in place of transitional yields to establish the certified organic APH database.

Loss Example

This example is based on one acre of onions, 65-percent coverage level, 100-percent price election of \$21.15 per cwt, an approved APH yield of 165 hundredweight (cwt) per acre, and a total loss during the second stage of production.

165	approved APH yield (cwt /acre)
x .65	coverage level
107	final production guarantee (cwt/acre)
x .85	stage II percentage
91	stage II production guarantee (cwt/acre)
x \$21.15	price election
\$1,925	stage II liability per acre
- \$ 0	value of production to count
\$ 1,925	Indemnity per acre

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