

## Valdosta Regional Office - Valdosta, GA

June 2015

# Cabbage

## Florida, Georgia

### Crop Insured

All of your green or red cabbage in the county is insurable if:

- The actuarial documents provide premium rates;
- Planted with transplants or hybrid seeds;
- Planted within the planting periods designated in the Special Provisions;
- Planted for harvest as marketable cabbage for fresh market;
- Grown on acreage that meets the rotation requirements of the Special Provisions and is not interplanted with another crop; and
- You have a share in the crop.

Direct market cabbage is insurable. Savoy cabbage and Chinese cabbage, including other oriental greens, are not insurable. Cabbage marketed as coleslaw is considered fresh market cabbage.

### Counties Available

**Florida** - Alachua, Flagler, Hillsborough, Manatee, Putnam, and St. Johns counties.

**Georgia** - Brooks, Colquitt, Tift, and Toombs counties.

### Causes of Loss

You are protected against the following:

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

### Insurance Period

Coverage begins the date the cabbage is planted and ends with the earliest of one of the following:

- Total destruction of the crop;

- Final adjustment of a loss on a unit;
- Harvest of the crop;
- Abandonment of the crop; or
- The date specified in the policy or the Special Provisions for the specific area and planting period.

### Important Dates

#### Florida

Sales Closing .....	Aug. 15, 2015
Acreage Reporting (Fall-Planted) .....	Nov. 15, 2015
Acreage Reporting (Winter-Planted) .....	Dec. 15, 2015
Acreage Reporting (Spring-Planted) .....	Feb. 15, 2016
Premium Billing .....	June 1, 2016

Spring planted cabbage is not available in Manatee and Hillsborough counties.

#### Georgia

Sales Closing .....	July 1, 2015
Acreage Reporting (Fall-Planted) .....	Oct. 15, 2015
Acreage Reporting (Spring-Planted) ....	March 15, 2016
Premium Billing .....	May 1, 2016

### Reporting Requirements

**Acreage Report** - You must report all acres of the crop, in which you have a share in the county, to your insurance agent by the acreage reporting date.

**Notice of Loss** - Talk to your crop insurance agent for detailed requirements.

### Definitions

**Approved Yield** - The average of the actual production history (APH) yield, assigned or adjusted yields, or unadjusted transitional yields that your insurance company calculates and approves.

**Cancellation/Termination** - The date specified in the crop provisions when this contract may be cancelled or terminated by either you or your insurance company by giving written notice.

**Marketable Cabbage** - Cabbage that is sold or grades at least U.S. Commercial for fresh market cabbage.

**Price Election** - The value, per hundredweight (cwt.) used to determine premiums and indemnity. Talk to your crop insurance agent for more pricing information. Price elections are posted on the prices tab of the actuarial

documents at: [webapp.rma.usda.gov/apps/actuarialinformationbrowser/](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/).

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your approved yield. For example, an approved yield of 180 cwt. per acre would result in a guarantee of 135 cwt. per acre at the 75-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 75-percent coverage level, your premium share would be 45 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 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 an administrative fee of \$300 per crop per county, regardless of the acreage.

### Production Guarantee

Number of hundredweight guaranteed per acre, determined by multiplying your approved yield (based on your records) by the coverage level you choose.

### Insurance Unit Structure

**Basic Units** - In addition to the definition in Section 1 of the Basic Provisions, basic units are also divided into additional basic units by planting period.

**Optional Units** - In addition to the requirements of Section 34 of the Basic Provisions, optional units may also be established by type.

### Replant Provisions

A replanting payment is allowed if the crop is damaged by an insurable cause so the remaining stand will not produce at least 90 percent of your production guarantee for the acreage and it is practical to replant. Talk to your crop insurance agent for details about replant coverage.

### Loss Example

Assume one acre of cabbage in Florida with a 100 percent price election of \$17.30, 100-percent share, 400 cwt. per acre approved APH yield. At the 65 percent coverage level there is a 260 cwt. insurance guarantee per acre. Assume also production-to-count of 180 cwt., due to an insurable cause of loss.

400	Cwt. per acre APH yield
x 0.65	Coverage level percentage
260	Cwt. per acre guarantee
- 180	Cwt. per acre actual production
80	Cwt. per acre loss
x \$17.30	Price election
<b>\$1,384</b>	<b>Indemnity per acre</b>

### Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

### Contact Us

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