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 for the type and practice designated in the Special Provisions and actuarial documents;
- 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


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 …………………… August 15, 2018
Production Reporting Date……September 29, 2018
Acreage Reporting
  Fall Practice……………………November 15, 2018
  Winter Practice……………….December 15, 2018
  Spring Practice………………..February 15, 2019
Premium Billing ………………June 1, 2019

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

Georgia

Sales Closing …………………… July 1, 2018
Production Reporting Date……August 15, 2018
Acreage Reporting
  Fall Practice…………………October 15, 2018
  Spring Practice………………..March 15, 2019
Premium Billing ………………May 1, 2019

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.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
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 web.app.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.

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<th>Item</th>
<th>Percent</th>
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<td>Coverage Level</td>
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<td>Premium Subsidy</td>
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<td>Your Premium Share</td>
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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
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 $15.35, 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.

\[
\begin{align*}
400 & \quad \text{Cwt. per acre APH yield} \\
\times & \quad 0.65 \quad \text{Coverage level percentage} \\
- & \quad 260 \quad \text{Cwt. per acre guarantee} \\
- & \quad 180 \quad \text{Cwt. per acre actual production} \\
\times & \quad 80 \quad \text{Cwt. per acre loss} \\
\times & \quad 15.35 \quad \text{Price election} \\
\end{align*}
\]

$1,228 Indemnity per acre

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.

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USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (toll-free customer service), (800) 877-8339 (local or federal relay), (866) 377-8642 (relay voice users).