



United States Department of Agriculture  
Risk Management Agency

January 2013

## 2013 COMMODITY INSURANCE FACT SHEET

# Cabbage

Illinois Michigan Ohio

### What crop is insurable?

You can insure cabbage (excluding Savoy and Chinese cabbage):

- planted for harvest as marketable cabbage for fresh market and processing,
- for which premium rates are provided, and
- in which you have a share.

### When am I protected by insurance?

Insurance coverage begins on the later of:

- the date your application is accepted, or
- the date you plant the cabbage.

Insurance coverage ends at the earliest of:

- total destruction of the crop,
- the date the crop should have been harvested,
- abandonment of the crop,
- final adjustment of a loss, or
- September 30 for spring planted, and
- November 25 for summer planted.

### What am I protected against?

You are protected against the following:

- Adverse weather
- Failure of irrigation water supply
- Fire
- Insect damage and/or plant disease\*
- Wildlife

\*Unless you have insufficiently or improperly applied pest or disease control measures.

### What dates should I be aware of?

Sales Closing..... March 15  
 Final Planting..... May 31 (Spring)  
 Final Planting..... July 20 (Summer)  
 Acreage Report..... July 15 (Spring)  
 Acreage Report..... August 15 (Summer)  
 Cancellation..... March 15

### What am I required to report?

You must report all of your cabbage acreage, production and any losses, when evident, to your insurance agent.

### How much of my premium is subsidized?

Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 75-percent coverage level, the premium subsidy is 55 percent and your premium share is 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 Share	33	36	36	41	41	45

### What are my coverage options?

The **Actual Production History (APH)** is the only plan of insurance available for cabbage. You choose the amount of your average yield you wish to insure (50-75%) and the percent of the RMA predicted price (from 55-100%). If your production falls below the yield insured, you are paid a loss.

### How can I insure my acreage?

**Basic Unit:** Includes all of your insurable cabbage acreage in the county by share arrangement. Premiums are reduced 10 percent for a basic unit.

**Optional Unit:** If a basic unit consists of two or more sections of land, and you meet record keeping requirements, you may apply for optional units by section. The 10-percent premium discount will not apply.

## What price will I get if I have a loss?

**Price Election:** The price you are paid per bushel if you have a loss. This is based on the percentage of the established price you chose. For the 2013 crop year, you may choose 55 percent to 100 percent of the prices shown below.

### Established Prices:

#### Illinois

Fresh	\$11.60/cwt
Processing	\$3.10/cwt

#### Michigan

Fresh	\$11.80/cwt
Processing	\$3.10/cwt

#### Ohio

Fresh	\$14.35/cwt
Processing	\$3.10/cwt

300	Cwt per acre
x 50	Acres
15,000	Cwt guarantee
x \$11.80	Price election
\$177,000	Value of guarantee

10,000	Cwt production
x \$11.80	Price election
\$118,000	Value of cabbage harvested
\$177,000	Value of guarantee
- \$118,000	Value of cabbage harvested
\$59,000	Loss
x 1.0	Share
<b>\$59,000</b>	<b>Final Indemnity</b>

## What if I am unable to plant or need to replant?

**Practical to Replant:** Your company will determine if it is practical to replant. The processor must agree **in writing** that it will accept production from replanted acreage before your company can determine it is practical to replant.

### Replant Provisions:

You may receive a replant payment if:

- the crop sustained a loss exceeding 50 percent of the plant stand, and
- it is practical to replant

Your replant payment will be the lesser of:

- the amount shown on the special provisions, multiplied by your share,
- 20 percent of the production guarantee, or
- three tons times your final stage price election, multiplied by your share.

Late and prevented planting provisions **do not apply**.

## Loss Example

A loss occurs when crop production falls below the guaranteed hundredweight amount. This example assumes 100-percent share in 50 acres with 65-percent coverage level production guarantee of 300 cwt per acre, price election of \$11.80, and a harvest of 10,000 hundredweight.

## Where can I get a policy?

You can buy a crop insurance policy from approved participating insurance agents. You can get a list of agents at any USDA service center or on the RMA web site: <http://www3.rma.usda.gov/apps/agents/>.

## Regional Contact

### USDA/Risk Management Agency

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