

## Springfield Regional Office — Springfield, IL

Revised January 2014

# Onions

## Michigan

### Crop Insured

You can insure storage and non-storage onions if:

- They are grown on insurable acreage;
- Premium rates are provided;
- You have a share; and
- They are not inter-planted with another crop or planted into an established grass or legume.

### Counties Available

Onions are insurable in Allegan, Bay Calhoun, Clinton, Eaton, Ingham, Ionia, Lapeer, Montcalm, Muskegon, Newaygo, Ottawa, St. Clair, and Tuscola counties.

### Causes of Loss

- Adverse weather conditions;
- Failure of irrigation water supply during the insurance period;
- Fire;
- Plant disease and insects, unless you have insufficiently or improperly applied pest or disease control measure; or
- Wildlife.

### Insurance Period

Coverage begins on the later of:

- The date we accept your application; or
- The date you plant the onions.

Coverage ends at the earliest of:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop;
- 14 days after lifting or digging; or
- August 31, 2014, for all non-storage onions; and
- October 15, 2014, for all storage onions.

### Important Dates

Sales Closing/Cancellation.....February 1, 2014  
Final Planting.....May 15, 2014  
Acreage Report.....July 15, 2014

### Reporting Requirements

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

### Definitions

**Approved APH Yield** - Based on your actual yields or the county's transitional yield (T- yield) and is used to determine the guarantee.

### Catastrophic Risk Protection Coverage (CAT) -

Pays 50 percent of your average yield and 55 percent of the established price.

### Final Stage Production Guarantee (per acre) -

Number of hundredweight (cwt.) guaranteed per acre, determined by multiplying your approved APH yield per acre by the coverage level percentage you choose.

### Coverage Levels

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					
<b>Coverage Level</b>	50	55	60	65	70	75
<b>Premium Subsidy</b>	67	64	64	59	59	55
<b>Your Share</b>	33	36	36	41	41	45

### Price Election

A price election is the price you are paid per hundredweight (cwt.) if you have a loss. This is based on the percentage of the established price you chose.

### Replanting and Prevented Planting

#### Replant Provisions

You may receive a replant payment if:

- It is practical to replant;

- The appraisal does not exceed 90 percent of your final stage production guarantee; and
- You replant at least 20 acres or 20 percent of the unit.

Replant payments are **not** available with CAT coverage.

**Late Planting Period** - If you choose to plant after the final planting date, the insurance guarantee is reduced by one percent for each day after the final planting date. After 25 days, the guarantee is 35 percent of your final stage production guarantee.

**Prevented Planting** - You may receive a prevented planting payment if you are unable to plant on or before the final planting date because of an insurable cause.

### Loss Example

A loss occurs when crop production falls below the guaranteed cwt. amount. This example assumes 65-percent coverage level, a price election of \$10.75, an average yield of 300 cwt. per acre with 0.667 share, and production-to-count of 16,500 cwt.

300	CWT. APH yield
x 0.65	Coverage level
195	CWT. per acre final stage guarantee
x 100	Acres
19,500	CWT. unit final stage guarantee
- 16,500	CWT. Actual production
3,000	CWT. loss
x \$10.75	Price election
\$32,250	Unit payment
x 0.667	Share
<b>\$21,511</b>	<b>Final payment</b>

### Where to Buy Crop Insurance

You can buy a crop insurance policy from approved participating 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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