

## Springfield Regional Office — Springfield, IL

Revised December 2014

# Cabbage

## Illinois, Michigan, and Ohio

### Crop Insured

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

- It is planted for harvest as marketable cabbage for fresh market and processing;
- Premium rates are provided;
- You have a share; and
- It meets the rotation requirements.

### Counties Available

**Michigan** - Bay, Lenawee, Macomb and Monroe counties.

**Ohio** - Sandusky County.

### Causes of Loss

You are protected against the following:

- Adverse weather;
- 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 measures; or
- Wildlife.

### Insurance Period

Insurance coverage begins on the later of:

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

Insurance coverage ends at the earliest occurrence of one of the following:

- Total destruction of the crop;
- The date the crop should have been harvested;
- Abandonment of the crop;
- Final adjustment of a loss;
- September 30, 2015 for spring planted; or
- November 25, 2015 for summer planted.

### Important Dates

Sales Closing/Cancellation..... March 15, 2015  
 Final Planting (spring).....May 31, 2015  
 Acreage Report (spring)..... July 15, 2015  
 Final Planting (summer)..... July 20, 2015  
 Acreage Report (summer) ..... August 15, 2015

### Reporting Requirements

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

### Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown in the following table. Subsidy levels shown are the lowest available. Levels will vary based on individual policy selections. For example, if you select the 75-percent coverage level, the premium subsidy is 55

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

percent and your premium share is 45 percent of the base premium.

### Price Elections

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

### Coverage Options

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

## Replanting and Prevented Planting

**Practical to Replant** - Your company will determine if it is practical to replant.

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.

Late and prevented planting provisions do not apply.

## Loss Example

You have a loss when crop production falls below the cwt amount. This example assumes a 100-percent share in 50 acres, a 65-percent coverage level of 300 cwt per acre, price election of \$12.05, and a harvest of 10,000 cwt.

	300	Cwt per acre
X	50	Acres
	15,000	Cwt guarantee
X	\$12.05	Price election
	\$180,750	Value of guarantee
	10,000	Cwt production
X	\$12.05	Price election
	\$120,500	Value of cabbage harvested
	\$180,750	Value of guarantee
-	\$120,500	Value of cabbage harvested
	\$60,250	Loss
X	1.0	Share
	\$60,250	Final payment

## 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:

<http://www3.rma.usda.gov/apps/agents/>.

## Contact Us

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