

Topeka Regional Office — Topeka, KS

January 2016

Onions

Colorado

Crop Insured

Onions are insurable if:

- They are grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share; and
- They are irrigated onions for harvest as storage (dry) onions and non-storage onions excluding green (bunch) or seed onions, chives, garlic, leeks, and scallions under the Onion Crop Provisions (13-0013).

Onions are not insurable if they are:

- Non-irrigated;
- Planted into an established grass or legume, unless excepted;
- Interplanted with another crop, unless excepted or unless the onions are interplanted with a windbreak crop and the windbreak crop is destroyed within 70 days after completion of seeding or transplanting;
- Cipolline, pearl, or any variety of small diameter specialty onions, unless by written agreement;
- Onions planted for processing, unless specifically covered by written agreement;
- Ground planted to dry (bulb) onions, green (bunch) onions, seed onions, chives, garlic, leek, or scallions in either of the previous 2 crop years unless the ground is properly fumigated; or
- Following a cover crop that does not meet the criteria outlined in the Insurance Availability section of the special provisions.

Counties Available

Onions are insurable in Adams, Delta, Mesa, Montrose, Morgan, Otero, Prowers, Pueblo, and Weld counties. Coverage in other counties may be available by written agreement if certain criteria are met, including records for at least the 3 most recent years of production history for onions or a similar crop.

Causes of Loss

You are protected against the following:

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

Insurance Period

Insurance coverage begins on the later of:

- Date your application is accepted; or
- Date when the onions are planted.

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

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss on the unit;
- Abandonment of the crop;
- August 31 for all non-storage onions; or
- October 15 for all storage onions.

Important Dates

Sales Closing Date	February 1, 2016
Cancellation Date	February 1, 2016
Final Planting Date	May 1, 2016
Acreage Report Date	June 15, 2016
Premium Billing	July 15, 2016
End of Insurance - Non-Storage ...	August 31, 2016
End of the Insurance - Storage	October 15, 2016

Reporting Requirements

Acreage Report - You must give a report to your crop insurance agent of all your onions acreage in the county by the acreage reporting date.

Onion Stage Definitions

First stage - For direct seeded storage and non-storage onions, from planting until the emergence of the fourth leaf; and for transplanted storage and non-storage onions, from transplanting of onion plants or sets through the 30 days after transplanting.

Second stage - For direct seeded storage and non-storage onions, from the emergence of the fourth leaf; and for transplanted storage and non-storage onions, 31 days after transplanting.

Harvest - Removal of the onions from the field after topping and lifting or digging.

Final stage - The final stage extends from the completion of topping and lifting or digging on the acreage until the end of the insurance period, and is the quantity of onions, in hundredweight (cwt.), determined by multiplying the approved yield per acre by the coverage level percentage elected.

Coverage Levels and Premium Subsidies

Onions may be insured at the coverage levels shown in the table. Crop insurance premiums are subsidized as shown. If you choose the 75-percent coverage level and basic units, your coverage is 75 percent of your approved actual production history (APH) yield, the premium subsidy is 55 percent and your premium share is 45 percent of the base premium.

Subsidy Factor	Percent						
Coverage Level	CAT	0.50	0.55	0.60	0.65	0.70	0.75
Basic Unit	1.000	0.670	0.640	0.640	0.590	0.590	0.550
Optional unit		0.670	0.640	0.640	0.590	0.590	0.550

For coverage levels above the Catastrophic Risk Protection (CAT) level, in addition to premium costs, administrative fees are \$30 per crop per county.

Catastrophic Coverage

CAT coverage is available at 50 percent of your APH yield and 55 percent of the established price election. The total cost for CAT coverage is an administrative fee of \$300 per crop per county, regardless of the acreage.

Price Elections

Price at which you are compensated per cwt. in the event of a loss, based on the percentage of the established price you have selected. Price election percentage choices for this crop year are 55 percent to 100 percent of the prices shown below.

Red Onions	\$20.40 per cwt.
Whites Onions	\$13.80 per cwt.
Yellow Onions	\$10.20 per cwt.

The contract price is only available for certified organic onions. See the Contract Price Addendum for details.

Insurance Units

Basic Unit - A basic unit includes all of your insurable onions 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 certain recordkeeping requirements are met, you may apply for optional units by section. The 10-percent premium discount does not apply.

Insurance Plans

APH is the only insurance plan available for onions. The production guarantee is based on individual yield history. Optional and basic units are available.

Supplemental Coverage Option (SCO)

SCO is a new crop insurance option that provides additional coverage for a portion of your underlying crop insurance policy deductible. The amount of SCO coverage depends on the liability, coverage level, and approved yield of your underlying policy. SCO may not be available in every county. For more information visit the SCO fact sheet at www.rma.usda.gov/pubs/rme/2016sco.pdf.

APH Yield Exclusion

The Yield Exclusion option, when elected, allows you to exclude yields from your APH when the actuarial documents provide that the county average yield for that crop year is at least 50 percent below the 10 previous consecutive crop years' average yield. A crop year that has been determined eligible for exclusion in a county is also eligible for exclusion in contiguous counties. Producers who have either CAT or buy-up insurance policies can use this program. For more information visit the APH Yield Exclusion fact sheet at www.rma.usda.gov/pubs/rme/aphye.pdf.

Replant Provisions

A replanting payment is allowed only if the crop is damaged by a covered cause of loss so the remaining stand does not produce at least 90 percent of your production guarantee and it is practical to replant. The maximum replanting payment is your actual cost, but does not exceed the lesser of 7 percent of the final stage guarantee multiplied by your price election, or 18 hundredweight multiplied by your price election. When onions are replanted using a practice that is uninsurable as an original planting, the liability for

the unit is reduced by the amount of the replanting payment. The premium amount is not reduced. Replant payments are not available with CAT coverage.

Late Planting

Late planting coverage is not available for onions.

Prevented Planting

These provisions provide protection on acreage that cannot be planted. Your prevented planting coverage is 35 percent of your final stage production guarantee for timely planted acreage. Additional prevented planting coverage levels are not available for onions. Haying or grazing a cover crop does not impact eligibility for a prevented planting payment, provided such action did not contribute to the acreage being prevented from planting. Please talk to your crop insurance agent for details.

Harvested Final Stage Loss Example

A loss occurs when the crop production falls below the guaranteed cwt. amount due to damage from a covered cause of loss. Assume a final stage loss at the 65-percent coverage level, a 100-percent price election of \$10.20 for yellow onions, and an average APH yield of 290 cwt. per acre with 0.50 share. (APH yield x coverage level x unit acres - production x price election x share)

	290	APH yield (cwt.)
x	0.65	Coverage level
	189	cwt. per acre guarantee
x	100	Acres
	18,900	cwt. unit guarantee
-	15,000	cwt. actually produced
	3,900	cwt. loss
x	\$10.20	Price election
	\$39,780	Unit indemnity
x	0.50	Share
	\$19,890	Final Indemnity

Figures are shown per acre. Guarantees and losses are paid by unit. See the policy provisions or talk to your crop insurance agent for more information.

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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