Onions

Kansas

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 (17-0013).

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.

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, 2018
Cancellation Date ............. February 1, 2018
Final Planting Date ............. May 1, 2018
Acreage Report Date ............. July 15, 2018
Premium Billing ................. August 15, 2018

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.
End of Ins. - Non-Storage ... August 31, 2018
End of Ins. - Storage .......... October 15, 2018

Reporting Requirements
Acreage Report - You must report to your crop insurance agent 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.

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>CAT</th>
<th>0.50</th>
<th>0.55</th>
<th>0.60</th>
<th>0.65</th>
<th>0.70</th>
<th>0.75</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Unit</td>
<td></td>
<td>1.00</td>
<td>0.670</td>
<td>0.640</td>
<td>0.640</td>
<td>0.590</td>
<td>0.590</td>
</tr>
<tr>
<td>Optional unit</td>
<td></td>
<td>0.670</td>
<td>0.640</td>
<td>0.640</td>
<td>0.590</td>
<td>0.590</td>
<td>0.550</td>
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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 .................. $28.50 per cwt.
- Whites Onions ............... $13.70 per cwt.
- Yellow Onions .............. $9.90 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.

APH Yield Exclusion
The Yield Exclusion option, when elected, allows you to exclude yields from your actual production history 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
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 seven 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.

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 $9.90 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)

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<tr>
<td>290 cwt.</td>
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<tr>
<td>x 0.65</td>
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<tr>
<td>189 cwt.</td>
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<tr>
<td>x 100 Acres</td>
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<td>18,900 cwt. unit guarantee</td>
<td></td>
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<tr>
<td>- 15,000 cwt. unit guarantee</td>
<td></td>
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<tr>
<td>3,900 cwt. actually produced</td>
<td></td>
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<tr>
<td>x $9.90 Price election</td>
<td></td>
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<tr>
<td>$38,610 Unit indemnity</td>
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<tr>
<td>x 0.50 Share</td>
<td></td>
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<tr>
<td>$19,305 Final Indemnity</td>
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Figures are shown per acre. Guarantees and losses
are paid by unit. See the policy provisions or ask
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

Contact Us
USDA/Risk Management Agency
Topeka Regional Office
2641 SW Wanamaker Road, Suite 201
Topeka, KS  66614
Telephone: (785) 228-1456
Fax: (785) 228-1456
Email: rsoks@rma.usda.gov

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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).