

# St. Paul Regional Office — St. Paul, MN

Revised February 2016

# Cabbage

# **Wisconsin**

# **Crop Insured**

All cabbage is insurable if:

- Grown in the county on insurable acreage;
- Premium rates are provided; and
- You have a share.

The cabbage types insurable are green (fresh or processing) and red (fresh or processing).

All processing cabbage must be grown under and in accordance with the requirements of a processor contract executed on or before the acreage reporting date.

Direct marketed cabbage is insurable per the special provisions. Savoy cabbage and Chinese cabbage, including other Oriental greens, are not insurable. Also, review the acreage limitations statement on the Special Provisions. Contact a crop insurance agent for further explanation.

#### **Counties Available**

See actuarial documents at <a href="webapp.rma.usda.gov/apps/actuarialinformationbrowser2016/">webapp.rma.usda.gov/apps/actuarialinformationbrowser2016/</a> <a href="CropCriteria.aspx">CropCriteria.aspx</a> for insurable counties. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

#### **Causes of Loss**

You are protected against the following:

- Adverse weather conditions such as natural perils of hail, frost, freeze, wind, drought, and excess moisture;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if due to natural causes;
- Insects and plant disease, but not damage due to insufficient or improper application of pest or disease control measures; or

Wildlife.

#### **Insurance Period**

Insurance coverage begins when the cabbage is planted, and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- November 5, 2016.

## **Reporting Requirements**

**Acreage Report** - You must give a report of all your cabbage acreage in the county by the acreage reporting date.

#### **Important Dates**

Sales Closing	March 15, 2016
Earliest Planting	April 30, 2016
Final Planting	
(Fresh & Processing)	July 15, 2016
Acreage Reporting	August 15, 2016
Premium Billing	September 15, 2016
Production Reporting	April 29, 2017

#### **Definitions**

**Cabbage** - Plants of the family Brassicaceae and the genus *Brassica*, grown for their compact heads and used for human consumption.

**APH Yield** - Actual production history (APH) yield used to determine the production guarantee. The APH yield is based on up to 10 years of actual and/or assigned yields.

**Unit** - The insurable acreage used to determine the APH yield, the production guarantee, and any indemnity (loss payment).

Marketable Cabbage - Cabbage that is sold or grades at least: (a) U.S. Commercial for fresh market cabbage; or (b) U.S. No. 2 for processing cabbage.

**Rotation Requirement** - Insurance will not attach to any acreage planted to cabbage or any other Brassicaceae crop (such as cauliflower or broccoli) in two out of the last three crop years. Note: The Brassicaceae family was formerly known as the Cruciferae or crucifer family.

**Direct Marketing** - Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper or buyer.

**Type** - Green or red cabbage as designated in the Special Provisions.

#### **Coverage Levels and Premium Subsidies**

Cabbage may be insured at the coverage levels shown in the following table. Crop insurance premiums are subsidized as shown. For example if you select the 75 -percent coverage level, your coverage is 75 percent of your approved APH yield, the premium subsidy is 55 percent, and your premium share is 45 percent of the base premium. Catastrophic Risk Protection (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. Administrative fees, in addition to premium costs, for coverage levels above CAT are \$30 per crop per county.

Item	Unit	Percent					
Cov. Level		50	55	60	65	70	75
Subsidy	BU	67	64	64	59	59	55
	OU	67	64	64	59	59	55

BU - Basic Unit OU - Optional Unit

#### **Price Elections**

Price of compensation per hundredweight (cwt.) in case of loss:

#### **Unit Division**

**Basic Unit (BU)** - A basic unit includes all of your insurable cabbage acreage in the county by share arrangement. Premium discounts apply.

**Optional Unit (OU)** - 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.

#### Insurance Plan

APH is the only plan of insurance available for cabbage. The production guarantee is based on your individual yield history.

#### **APH Yield Exclusion**

The Yield Exclusion (YE) 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 will also be eligible for exclusion in contiguous counties. Producers who have either Catastrophic Risk Protection or buy-up insurance policies can use this program. For further information, visit the APH Yield Exclusion fact sheet at <a href="https://www.rma.usda.gov/pubs/rme/aphye.pdf">www.rma.usda.gov/pubs/rme/aphye.pdf</a>. YE is available in select counties.

### **Replant Provisions**

A replanting payment is allowed only if the crop is damaged by a covered cause of loss to the extent that the remaining stand will not produce at least 90 percent of your production guarantee and it is practical to replant. The maximum replant payment will be 30 hundredweight for reseeding and 57 hundredweight for transplanting, times your price election, times your insured share. No replanting payment will be made on acreage initially planted prior to the earliest planting date. Replanting payments are not available with CAT coverage.

# **Loss Example**

A loss occurs when the hundredweight of cabbage produced for the unit falls below the production guarantee as a result of damage from a covered cause of loss

**Fresh Market Example:** This example assumes a 360 cwt. per acre APH yield for fresh market, 65-percent coverage level, and basic unit coverage.

X		Cwt. per acre yield Coverage level
Λ_		C
	234.0	Cwt. guarantee
_	190.0	Cwt. per acre actually produced
	44.0	Cwt. per acre loss
X	11.45	Price election
	\$503.80	Indemnity

**Processing Example:** This example assumes a 590 cwt. per acre APH yield for processing, 65-percent coverage level, and basic unit coverage.

	\$300.60	Indemnity
X	\$3.60	Price election
	83.5	Cwt. per acre loss
_	300.0	Cwt. per acre actually produced
	383.5	Cwt. guarantee
X	0.65	Coverage level
		Cwt. per acre yield

Figures shown on a per acre basis; guarantees and losses paid are on a unit basis. Your premium will be deducted from any indemnity payment. See policy provisions.

# Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at <a href="http://www.rma.usda.gov/tools/agent">http://www.rma.usda.gov/tools/agent</a>.

#### **Contact Us**

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