

St. Paul Regional Office — St. Paul, MN

Revised February 2018

Cabbage

Wisconsin

Crop Insured

You can insure cabbage if:

- It is grown on insurable acreage;
- You have a share;
- It is red or green type cabbage (Savoy and Chinese cabbage, including other Oriental greens, are not insurable);
- It meets the rotation requirements in the Special Provisions; and
- It is planted to be harvested and sold as fresh cabbage, including direct marketed cabbage; or
- It is grown and sold as processing cabbage under a processor contract.

Counties Available

Cabbage is insurable only in Outgamie County. 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 hail, frost, freeze, wind, drought, and excess moisture;
- Failure of irrigation water supply, if caused by an insured cause of loss 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 on the later of:

- Date we accept your application; or
- Date when the cabbage is planted.

Insurance coverage ends at the earliest of:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;

- Abandonment of the crop;
- The date the crop should have been harvested; or
- November 5, 2018.

Important Dates

Sales Closing/Cancellation	March 15, 2018
Earliest Planting	April 30, 2018
Final Planting	July 15, 2018
Acreage Reporting	August 15, 2018
Premium Billing	. September 15, 2018
Production Reporting	April 29, 2019

Reporting Requirements

Acreage Report - You must report all of your cabbage acreage in the county and provide a copy of all processor contracts by the acreage reporting date.

Coverage Levels and Premium Subsidies

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.

Coverage	Level (percent)	50	55	60	65	70	75
Subsidy Factor	Basic Unit	67	64	64	59	59	55
	Optional Unit	67	64	64	59	59	55

Price Elections

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

Established Prices:

Fresh	\$12.95 per cwt.
Processing	\$3.60 per cwt.
Fresh (Organic Certified)	
Processing (Organic Certified)	

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 land in two or more sections, and certain recordkeeping requirements are met, you may apply for optional units by section and by type.

Insurance Plans

Actual Production History (APH) - Your production guarantee is based on your yield history. You have a loss when your production falls below your production guarantee.

Catastrophic Coverage (CAT) - Covers 50 percent of your APH yield and 55 percent of the projected price.

Endorsements and Options

APH Yield Exclusion Option - Allows you to exclude actual yields from your APH for select counties, and contiguous counties, in years that had an average county yield of at least 50 percent below the average county yield of the ten previous crop years. Available with CAT or buy-up policies.

Yield Cup Option - Prevents your approved APH yield from decreasing by more than 10 percent from the prior year's approved APH yield. A cup will apply to an APH database when your approved APH yield, calculated using other yield measures, is less than 90 percent of the prior year's approved APH yield. It only applies to APH databases with at least one actual or assigned yield and is only available for carryover policies. Beginning with the 2018 crop year, this option is available for an additional premium and will automatically apply to your policy for the 2018 crop year, unless you cancel the option by the crop's cancellation date. This option is continuous and remains in effect unless cancelled. Not available with CAT policies.

Replant Provisions

You may receive a replanting payment if:

- It is practical to replant;
- The appraisal does not exceed 90 percent of your guarantee; and
- You replant at least 20 acres or 20 percent of the unit.

It will be considered practical to replant on or prior to the final planting date unless the insurance company determines otherwise. Replanting payments are not available on acreage initially planted before the earliest planting date or after the final planting date or on CAT policies.

Loss Example

The examples assume a 360 cwt. per acre APH yield for fresh market, 65-percent coverage level, 100 percent of the established price, and basic unit coverage.

Fresh Market Example

360 Cwt. per acre yield

x 0.65 Coverage level

234.0 Cwt. guarantee

- 190.0 Actual cwt. per acre produced

44.0 Cwt. per acre loss

x 12.95 Price election

\$569.80 Indemnity

Processing Example

590 Cwt. per acre yield

x 0.65 Coverage level

383.5 Cwt. guarantee

300.0 Actual cwt. per acre produced

83.5 Cwt. per acre loss

x \$3.60 Price election

\$300.60 Indemnity

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 www.rma.usda.gov/tools/agent.html.

Contact Us

USDA/RMA

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