



United States Department of Agriculture  
Risk Management Agency

May 2006

## 2006 COMMODITY INSURANCE FACT SHEET

# Cabbage

## New York

### Crop Insured

Those cabbage types and practices as specified in the special provisions of insurance (green or red, spring or summer-planted) may be insurable. The policy does not cover Savoy cabbage or Chinese cabbage, nor does it cover cabbage interplanted with another crop. To be covered, cabbage must be planted:

- With inspected transplants or hybrid seed
- Within the planting periods as designated in the Important Dates table below
- For harvest as marketable cabbage for fresh market or processing (if grown under contract)
- On acreage that has not been planted to cabbage or any other crop of the Brassicaceae (or Cruciferae) family (for example, cauliflower or broccoli) in either of the two previous crop years.

### Counties Available

Cabbage insurance is currently available only in Monroe, Ontario, and Orleans counties.

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
 Disease<sup>2</sup>  
 Insects<sup>2</sup>  
 Earthquake  
 Fire  
 Wildlife  
 Failure of irrigation water supply<sup>3</sup>

<sup>1</sup>Including hail, drought, wind, freeze. <sup>2</sup>Unless due to insufficient or improperly applied control measures. <sup>3</sup>If caused by an insured peril during the insurance period.

Exclusions:

- Land on which **Clubroot** has been detected within the past 10 years will **not** be insurable.
- Land on which **Blackleg or Black Rot** was present in any of the previous 4 years is **not** insurable.
- Quarantine, boycott, refusal of buyer to accept production, or any other failure to market the cabbage for any reason, other than actual physical damage from an insured cause of loss, is not covered.
- Damage that occurs or becomes evident after the end of the insurance period, including damage that occurs or becomes evident after the cabbage has been placed in storage, is not covered.

### Insurance Period

Coverage begins the date the cabbage is planted within the planting period and ends at the earlier of: (1) total destruction of the crop, (2) harvest of the crop, (3) final adjustment of a claim, (4) abandonment of the crop, (5) November 25, 2006.

### Important Dates

|                                     |                |
|-------------------------------------|----------------|
| Sales Closing Date.....             | March 15, 2006 |
| Spring Earliest Planting Date ..... | April 1, 2006  |
| Spring Final Planting Date.....     | May 31, 2006   |
| Spring Acreage Report Due .....     | June 5, 2006   |
| Summer Earliest Planting Date ..... | June 1, 2006   |
| Summer Final Planting Date .....    | July 20, 2006  |
| Summer Acreage Report Due .....     | July 25, 2006  |

### Price Elections

Fresh: **\$9.35** per hundredweight (cwt.)  
 Process: **\$2.20** per hundredweight (cwt.)

Price elections are posted on the RMA website at: <http://www3.rma.usda.gov/apps/pricesinquiry/>

### Duties in the Event of Damage or Loss

(1) If crop damage occurs 15 days or more prior to beginning of harvest, give notice within 72 hours of discovery. (2) If damage is discovered during harvest, or within 15 days of beginning harvest, give notice immediately and leave representative samples of unharvested crop (at least 3 rows wide, extending length of field). (3) Do not dispose of or sell the damage crop until it has been appraised. (4) If the crop is to be direct-marketed, you must give notice at least 15 days prior to harvest so that an appraisal can be made.

## Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown in the table below. For example, an average yield of 400 cwt. per acre results in a guarantee of 300 cwt. per acre at the 75-percent coverage level.

| Coverage Level % →   | 50 | 55 | 60 | 65 | 70 | 75 |
|----------------------|----|----|----|----|----|----|
| Premium Subsidy %    | 67 | 64 | 64 | 59 | 59 | 55 |
| Your Premium Share % | 33 | 36 | 36 | 41 | 41 | 45 |

Catastrophic (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$100, regardless of the acreage.

### Loss Example

This example is based on 65-percent coverage level, summer-planted for fresh market, and average yield of 400 cwt. per acre.

|              |                               |
|--------------|-------------------------------|
| 400          | Cwt. per acre average yield   |
| x .65        | Coverage level percentage     |
| 260          | Cwt. per acre guarantee       |
| - 160        | Cwt. produced per acre        |
| 100          | Cwt. loss per acre            |
| x \$8.70     | Price election                |
| \$870        | Indemnity per acre            |
| - \$45       | Estimated producer premium    |
| <b>\$825</b> | <b>Net indemnity per acre</b> |

**Note:** For the 2006 crop year, premium rates for New York cabbage have been reduced by approximately 15 percent due to excellent insurance experience in the three pilot counties over the past 6 years. Be advised that rates are subject to change each year based on loss experience or other rating factors.

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