



United States Department of Agriculture  
Risk Management Agency

January 2009

## 2009 COMMODITY INSURANCE FACT SHEET

# Cabbage

## Pennsylvania

### Crop Insured

Fresh cabbage types and practices as specified in the special provisions of insurance (green or red, spring or fall crop) may be insurable. Cabbage to be marketed as coleslaw is considered to be fresh-market cabbage and will be insurable as the fresh practice. The policy does not cover Savoy cabbage, Chinese cabbage, or any cabbage inter-planted with another crop. To be covered, insurable cabbage must be planted:

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

### Causes of Loss

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

<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.

### Counties Available

Cabbage insurance is currently available only in Schuylkill county under a pilot program.

### 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, 2009.

### Important Dates

Sales Closing Date .....	March 15, 2009
Spring Earliest Planting Date .....	April 1, 2009
Spring Final Planting Date .....	May 31, 2009
Spring Acreage Report Due .....	June 5, 2009
Summer Earliest Planting Date .....	June 1, 2009
Summer Final Planting Date .....	July 20, 2009
Summer Acreage Report Due .....	July 25, 2009

### Price Election

Fresh: \$12.20 per hundredweight (cwt.)

Price elections are posted on the RMA Web site 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 300 cwt. per acre results in a guarantee of 225 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 \$300, regardless of the acreage.

## Loss Example

This example is based on 65-percent coverage level, summer-planted for fresh market, and average yield of 300 cwt. per acre.

300	Cwt. per acre average yield
x .65	Coverage level percentage
195	Cwt. per acre guarantee
- 95	Cwt. produced per acre
100	Cwt. loss per acre
x 12.20	Price election
\$1,220	Indemnity per acre
- \$50	Estimated producer premium
<b>\$1,170</b>	<b>Net indemnity per acre</b>

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