



United States Department of Agriculture
Risk Management Agency

November 2011

2012 COMMODITY INSURANCE FACT SHEET

Cabbage

North Carolina

Crop Insured

Cabbage is insured by type (green or red cabbage, fresh cabbage only), and practice (Spring and Fall planted) as specified in the Special Provisions of Insurance. Cabbage to be marketed as coleslaw is considered fresh-market cabbage and will be insurable as fresh cabbage. Direct marketed cabbage and organic farming practices are insurable as specified in the Special Provisions. The policy does not cover Savoy cabbage or Chinese cabbage, including other Oriental greens. Cabbage inter-planted with another crop is not insurable. To be insured, cabbage must be:

- From the family Brassicaceae and genus Brassica;
- Planted with inspected transplants or hybrid seed;
- Planted within the planting periods as designated in the **Important Dates** table;
- Grown to be sold as fresh cabbage, and
- Planted in rows wide enough to permit mechanical cultivation unless otherwise approved by written agreement.

Counties Available

Cabbage insurance is available in Pasquotank County. Cabbage may be insurable in other counties by written agreement if specific criteria are met.

Insurance Period

Coverage begins the latter of the date of application or when the cabbage is planted. The end of the insurance period is the earlier of: (1) total destruction of the crop, (2) harvest of the crop, (3) the date the crop should have been harvested, (4) final adjustment of a claim, (5) abandonment of the crop, (6) For spring planting, July 10 and for fall planting, Dec 31.

Causes of Loss

Adverse weather conditions¹
 Failure of the irrigation water supply²
 Fire
 Insects and plant disease³
 Wildlife

¹Including hail, drought, wind, freeze. ²If caused by an insured peril during the insurance period. ³Unless control measures are insufficient or improperly applied.

Exclusions:

- Land on which **Clubroot** has been detected within the past 10 years;
- Land on which **Blackleg or Black Rot** was present in any of the previous 4 years;
- 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;
- 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;
- Acreage that has 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, and
- Sold by Direct Marketing.

Important Dates

Sales Closing Date February 28, 2012
 Spring Earliest Planting Date March 1, 2012
 Spring Final Planting Date April 20, 2012
 Spring Acreage Reporting Due May 15, 2012
 Fall Earliest Planting Date July 15, 2012
 Fall Final Planting Date September 5, 2012
 Fall Acreage Reporting Date September 15, 2012

Definitions

Damaged cabbage production—Fresh market cabbage that fails to grade U.S. Commercial or better in accordance with the United States Standards for Grades of Cabbage, or processing cabbage that fails to grade U.S. No. 2 or better in accordance with the United States Standards for Grades of Cabbage for Processing due to an insurable cause of loss.

Inspected transplants—Cabbage plants that have been found to meet the standards of the public agency responsible for the inspection process within the State in which they are grown.

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.

Price Elections—Price used to calculate your premium or indemnity. Prices are posted on the RMA web site at:

<http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser/Default.aspx>

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 occurs within 15 days of harvest or during harvest, give notice immediately so that a crop inspection can be performed;¹ (3) If the crop is to be direct marketed, give notice 15 days prior to harvest so that an appraisal of the crop can be performed; (4) If any acreage on the unit will not be harvested, give notice at least 15 days before harvest would normally begin; (5) If any acreage will be put to a use other than the use identified on the acreage report (fresh), give notice at the beginning of harvest.

¹Leave representative samples of the unharvested crop that are at least 3 rows wide and extend the entire length of each field in the unit; samples must not be harvested or destroyed until an inspection is complete.

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 \$300, regardless of the acreage.

Loss Example

This example is based on 65-percent coverage level for spring planted fresh market cabbage with an APH 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 \$8.25 | Price election |
| \$825 | Indemnity per acre |
| – \$114 | Estimated premium per acre |
| \$711 | Net indemnity per acre |

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