



United States Department of Agriculture  
Risk Management Agency

January 2012

## 2012 COMMODITY INSURANCE FACT SHEET

# Cabbage

## Pennsylvania

### Crop Insured

Cabbage is insured by type (green or red cabbage, fresh cabbage only), and practice (Summer 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 interplanted 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 shown below;
- 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 Schuylkill County. Cabbage may be insurable in other counties by written agreement if specific criteria are met.

### Insurance Period

Coverage begins the date the latter of the date of application or when the cabbage is planted. The end of the insurance period is the earlier of: (1) harvest of the crop, (2) the date the crop should have been harvested, (3) final adjustment of a claim, (4) total destruction of the crop, (5) abandonment of the crop, or (6) November 25.

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
 Failure of the irrigation water supply<sup>2</sup>  
 Fire  
 Insects and plant disease<sup>3</sup>  
 Wildlife

<sup>1</sup>Including hail, drought, wind, freeze. <sup>2</sup>If caused by an insured peril during the insurance period. <sup>3</sup>Unless 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, and
- 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.
- Cabbage grown for processing.

### Important Dates

Sales Closing Date ..... March 15, 2012  
 Earliest Planting Date ..... April 1, 2012  
 Final Planting Date..... July 20, 2012  
 Acreage Reporting Date ..... August 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.

**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 U.S. Commercial for fresh market cabbage.

## Price Election

Fresh: \$13.25

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;<sup>1</sup> (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.

<sup>1</sup>Leave 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 summer planted fresh market green 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 \$13.25	Price election
\$1325	Indemnity per acre
– 167.00	Estimated premium per acre
<b>\$1158.00</b>	<b>Net indemnity per acre</b>

## Download Copies from the Web

Visit our online publications/fact sheets page at:  
[http://www.rma.usda.gov/aboutrma/fields/nc\\_rso/](http://www.rma.usda.gov/aboutrma/fields/nc_rso/)

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination write to: USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.