



United States Department of Agriculture
Risk Management Agency

February 2013

2013 COMMODITY INSURANCE FACT SHEET

Cabbage

North Carolina

Crop Insured

Cabbage is insured by type (green or red cabbage), 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. To be insured, cabbage must be:

- 1) From the family Brassicaceae and genus Brassica;
- 2) Planted with inspected transplants or hybrid seed;
- 3) Planted within the planting periods as designated in the **Important Dates** table;
- 4) Grown to be sold as fresh cabbage, and
- 5) 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. Contact an agent for more details.

Causes of Loss

Adverse weather conditions¹
 Failure of irrigation water supply²
 Fire
 Insects³
 Plant disease³
 Wildlife

¹Natural perils such as hail, freeze, frost, drought, wind, and excess precipitation.

²If caused by an insured peril during the insurance period.

³Except for insufficient or improper application of control measures.

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 earliest 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; and

- 6) For spring planting, July 10 and for fall planting, December 31.

Exclusions:

- 1) Land on which **Clubroot** has been detected within the past 10 years;
- 2) Land on which **Blackleg or Black Rot** was present in any of the previous 4 years;
- 3) 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;
- 4) 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;
- 5) Cabbage sold by Direct Marketing;
- 6) Savoy cabbage and Chinese cabbage including Oriental greens;
- 7) Cabbage interplanted with another crop.

Important Dates

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

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 any acreage on the unit will not be harvested, give notice at least 15 days before harvest would normally begin; and
- 4) 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.

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 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 U.S. Commercial for fresh market cabbage.

Price Elections

Cabbage Type	Established Price	CAT Price
Red	\$9.40 per cwt	\$5.17
Green	\$9.40 per cwt	\$5.17

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.

Item	Percent					
	50	55	60	65	70	75
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 Risk Protection (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.

Loss Example

This example is based on 65 percent coverage level for spring planted fresh market cabbage with an approved yield of 400 cwt. per acre and one basic unit.

400	Approved Yield per acre
x .65	Coverage level
260	Acre guarantee
- 160	Production-to-Count
100	Loss per acre
x \$9.40	Price election
\$940	Indemnity per acre
- \$125	Estimated Premium
\$815	Indemnity/Acre

Regional Contact

USDA/Risk Management Agency

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