



United States Department of Agriculture  
Risk Management Agency

February 2013

## 2013 COMMODITY INSURANCE FACT SHEET

# Cabbage

## New York

### Crop Insured

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

- 1) From the family Brassicaceae and genus Brassica;
- 2) Planted with inspected transplants or hybrid seed; Planted within the planting periods as designated in the **Important Dates** table;
- 3) Grown to be sold as fresh cabbage or processing cabbage (provided a processing contract is executed by the acreage reporting date and remains in force throughout the entire growing season); and
- 4) Planted in rows wide enough to permit mechanical cultivation unless otherwise approved by written agreement.

Note: The policy does not cover Savoy cabbage or Chinese cabbage, including other Oriental greens. Cabbage interplanted with another crop is not insurable.

### Counties Available

Cabbage insurance is available in Monroe, Ontario, and Orleans Counties. 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 conditions<sup>1</sup>  
 Failure of irrigation water supply<sup>2</sup>  
 Fire  
 Insects<sup>3</sup>  
 Plant disease<sup>3</sup>  
 Wildlife

<sup>1</sup>Natural perils such as hail, freeze, frost, drought, wind, and excess precipitation.

<sup>2</sup>If caused by an insured peril during the insurance period.

<sup>3</sup>Except for insufficient or improper application of control measures.

### 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, and
- 5) 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.

### 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) 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.

### Important Dates

Sales Closing Date ..... March 15, 2013  
 Earliest Planting Date ..... April 1, 2013  
 Final Planting Date..... July 20, 2013  
 Acreage Reporting Date ..... August 15, 2013

### 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; and

- 5) If any acreage will be put to a use other than the use identified on the acreage report (fresh or processing), 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.

## 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 U.S. Commercial for fresh market cabbage or U.S. No. 2 for processing cabbage.

**Direct Marketing:** Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer.

## Price Election

Cabbage Type	Established Price	CAT Price
Red	\$13.50 per cwt.	\$3.10
Green	\$13.50 per cwt.	\$3.10

## 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 summer planted fresh market green 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 \$13.50	Price election
\$1,350	Indemnity per acre
- \$75	Estimated Premium
<b>\$1,275</b>	<b>Indemnity/Acre</b>

## Regional Contact

### USDA/Risk Management Agency

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