



United States Department of Agriculture
Risk Management Agency

December 2012

2013 COMMODITY INSURANCE FACT SHEET

Onions

New York

Crop Insured

The onion policy does not cover:

- 1) Green (bunch) or seed onions, chives, garlic, leeks, and scallions;
- 2) Interplanted with another crop, unless the onions are interplanted with a windbreak crop and the windbreak crop is destroyed within 70 days after completion of seeding or transplanting; or
- 3) Planted into an established grass or legume.

Counties Available

Onions are insurable in Cayuga, Genesee, Madison, Oneida, Ontario, Orange, Orleans, Oswego, Seneca, Steuben, Wayne, and Yates Counties. Onions may be insurable in other counties 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 insured peril during the insurance period.

³Except for insufficient or improper application of control measures.

Note: The policy does not insure against loss of production from damage occurring after onions are placed in storage.

Insurance Period

Coverage begins when the onions are planted and ends at the earliest of:

- 1) Total destruction of the crop;
- 2) Fourteen (14) days after lifting or digging of the onions;
- 3) Removal of the onions from the field;
- 4) Final adjustment of a claim; or
- 5) October 15 for storage onions (August 31 for non-storage onions).

Reporting Requirements

An acreage report is a report of all insured acreage of onions. A report must be submitted to your crop insurance agent on or before the appropriate acreage report due date (See Important Dates section below).

Important Dates

Sales Closing	February 1, 2013
Final Planting Date	May 10, 2013
Acreage Report Date	May 15, 2013

Duties in the Event of Damage or Loss

- 1) Protect the crop from further damage by providing sufficient care;
- 2) Notify your agent within 72 hours of your initial discovery of damage; and
- 3) Leave representative samples intact for each field of the damaged unit.

Definitions

Non-storage Onions: Onions of a Bermuda, Granex, or Grano variety, or hybrids developed from these varieties, that are harvested as a bulb and dried only a short time, and consequently have a higher moisture content. They are thinner skinned, contain a higher sugar content, and are milder in flavor than storage onions. Due to a higher moisture and sugar content, they are subject to deterioration both on the surface and internally if not used shortly after harvest.

Production Guarantee (per acre): (a) First stage production guarantee - Forty-five percent (45%) of the final stage production guarantee for direct seeded and transplanted storage and non-storage onions, unless otherwise specified in the Special Provisions. (b) Second stage production guarantee - Seventy percent (70%) of the final stage production guarantee for direct seeded storage onions and 60 percent (60%) of the final stage production guarantee for transplanted storage onions and all non-storage onions, unless otherwise specified in the Special Provisions. (c) Final

stage production guarantee - The quantity of onions (in hundredweight) determined by multiplying the approved yield per acre by the coverage level percentage you elect.

Storage Onions: Onions, other than a Bermuda, Granex, or Grano variety, or hybrids developed from these varieties, that are harvested as a bulb and dried to a lower moisture content, are firmer, have more outer layers of paper-like skin, and are darker in color than non-storage onions. They are more pungent, have a lower sugar content, and can be stored for several months under proper conditions prior to use without deterioration.

Price Elections

Onion Type	Established Price	CAT Price
Reds	\$19.25 per cwt	\$10.59
Whites	\$19.25 per cwt	\$10.59
Yellows	\$12.00 per cwt	\$ 6.60

Coverage Levels and Premium Subsidies

Coverage level options range from 50 to 75 percent of your average yield and are subsidized as shown in the table below. For example, an average onion yield of 300 hundredweight per acre would result in a final stage guarantee of 150 hundredweight per acre at the 50-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.

Replant Provision

A replanting payment is allowed if the crop is damaged by an insurable cause of loss to the extent that the remaining stand will not produce at least 90 percent of the final stage production guarantee **and** it is practical to replant. The maximum amount of the replanting payment per acre will be your actual cost for replanting, but will not exceed the lesser of: (1) 7 percent of the final stage production guarantee multiplied by your price election for the type originally planted and by your insured share; or (2) 18 hundredweight multiplied by your price election for the type originally planted and by your insured share.

When onions are replanted using a practice that is uninsurable as an original planting, the liability for the unit will be reduced by the amount of the replanting payment. The premium amount will not be reduced.

Late and Prevented Planting

Your prevented planting coverage will be 35 percent (35%) of your final stage production guarantee for timely planted acreage. Additional prevented planting coverage levels are not available for onions.

Loss Example

Assume onions actual production history (APH) yield of 300 cwt. per acre, 65-percent coverage level, stage guarantees, 100-percent share and one-acre basic unit, and planted with a cover crop.

300	Approved Yield per acre
x .65	Coverage level
195	Acre guarantee
- 65	Production-to-Count
130	Loss per acre
x \$12.00	Price election (yellows)
\$1,560	Indemnity per acre
- 162	Estimated Premium
\$1,398	Indemnity/Acre

Regional Contact

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