

## Raleigh Regional Office — Raleigh, NC

Revised January 2014

# Onion

## New York

### Crop Insured

Red, white, and yellow onions are insurable under the Onion Crop Provisions if:

- You have a share in the crop;
- Onions are planted for harvest as storage or non-storage type;
- Onions are grown according to irrigated or non-irrigated practices; and
- Onions are intended for harvest as fresh onions (not for processing).

Onions are uninsurable if they are:

- Green (bunch) onions, seed onions, chives, garlic, leeks, shallots, scallions, cipollini, pearl or any variety of small-diameter specialty onions;
- Planted into an established grass or legume; and
- Interplanted with a windbreak and the windbreak is destroyed within 70 days of seeding or transplanting.

### 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 by written agreement if specific criteria are met. Contact an insurance agent for more details.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if caused by an insured peril during the insurance period;
- Insect damage and plant disease, except for insufficient or improper application of control measures; and

- Wildlife.

The policy does not insure against loss of production after onions are placed in storage.

### Insurance Period

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

- Total destruction of the crop;
- Fifteen days after lifting or digging of the onions;
- Removal of the onions from the field;
- Final adjustment of a claim;
- August 31 for non-storage onions; or
- October 15 for storage onions.

### Reporting Requirements

**Acreege Report** - Documents due to your agent by the date shown in the actuarial documents under Important Dates, must include all acreage (insurable and uninsurable) in which you have a share.

### Duties in the Event of Damage or Loss

- Protect the crop from further damage by providing sufficient care;
- If damage occurs, you must give notice within 72 hours of initial discovery of damage; and
- Leave representative samples intact for each field of the damaged unit.

### Important Dates

|                           |                  |
|---------------------------|------------------|
| Sales Closing Date.....   | February 1, 2014 |
| Final Planting Date.....  | May 10, 2014     |
| Acreege Report Date ..... | May 15, 2014     |
| Premium Billing Date..... | August 15, 2014  |

### Definitions

**Acceptable Production Records** - Includes records that identify the crop; quantity of production; name of insured; date of transaction; name of first handler, and crop year commodity was produced.

**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.

**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. They can be stored for several months under proper conditions without deterioration.

**Price Election** - The established price used to calculate your premium and indemnity.

| Onion Type | Established      | Cat Price        |
|------------|------------------|------------------|
| Reds       | \$19.75 per cwt. | \$10.86 per cwt. |
| Whites     | \$19.75 per cwt. | \$10.86 per cwt. |
| Yellows    | \$12.50 per cwt. | \$6.88 per cwt.  |

### Coverage Levels and Premium Subsidies

Coverage levels range from 50- to 75-percent of your average yield and are subsidized as shown below. For example, an average actual production history yield (APH) of 300 hundredweight (cwt.) per acre results in a 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.

### Late and Prevented Planting

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

### Loss Example

Assume onions with an APH yield of 300 cwt. per acre,

65-percent coverage level, stage guarantees, 100-percent share, one-acre basic unit, and planted with a cover crop.

|                |                           |
|----------------|---------------------------|
| 300            | APH Yield per acre        |
| x 0.65         | Coverage level            |
| 195            | Acre guarantee            |
| - 65           | Production-to-Count       |
| 130            | Loss per acre             |
| x \$12.50      | Price election (fresh)    |
| <b>\$1,625</b> | <b>Indemnity per acre</b> |

### Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at:

[www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/)

### Contact Us

USDA/RMA

Raleigh Regional Office

4405 Bland Road, Suite 160

Raleigh, NC 27609

**Phone:** (919) 875-4880

**Fax:** (919) 875-4915

**E-mail:** [rsonc@rma.usda.gov](mailto:rsonc@rma.usda.gov)

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