

United States Department of Agriculture

# Raleigh Regional Office — Raleigh, NC

Revised January 2015

# Cabbage North Carolina

## **Crop Insured**

Cabbage is insured by type (green or red fresh 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:

- From the family Brassicaceae and genus Brassica, excluding Savoy and Chinese cabbage or oriental greens;
- Planted with inspected transplants or hybrid seed, without inter-planting;
- Planted within the planting periods as designated in the Important Dates table;
- Grown to be sold as fresh cabbage, but not direct marketed; and
- Planted in rows wide enough to permit mechanical cultivation unless otherwise approved by written agreement.

Land on which Clubroot was detected within the previous 10 years; or Blackleg or Black Rot was present in any of the previous 4 years is not insurable.

# **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**

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.

Quarantine, boycott, refusal of buyer to accept production, or any other failure to market the cabbage, other than actual physical damage from an insured cause of loss; and damage that occurs or becomes evident after the end of the insurance period, including damage that occurs or becomes evident after the cabbage is placed in storage, are not insurable causes of loss.

# **Insurance Period**

Coverage begins the later of the date of application or when the cabbage is planted. The insurance period ends with the earliest occurrence of one of the following:

- Harvest of the crop;
- The date the crop should have been harvested;
- Final adjustment of a claim;
- Abandonment of the crop;
- Total destruction of the crop; or
- When spring-planted, July 10 and when fallplanted, December 31.

#### **Important Dates**

Sales Closing Date	February 28, 2015
Spring Earliest Planting Date	March 1, 2015
Spring Final Planting Date	April 20, 2015
Spring Acreage Reporting Date	May 15, 2015
Fall Earliest Planting Date	July 15, 2015
Fall Final Planting Date	September 5, 2015
Fall Acreage Reporting Date Se	eptember 15, 2015

## Duties in the Event of Damage or Loss

Notice of Loss - If a loss occurs you should:

- Protect the crop from further damage by continuing to care for the crop; and
- Notify your crop insurance agent of damage in

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

accordance with the Cabbage Policy, <u>www.rma.</u> <u>usda.gov/policies/2011/11-0072.pdf</u>; and

• Leave 3 rows of unharvested crop per field for sampling;

#### 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. **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.

**Inspected transplants -** Cabbage plants that meet the standards of the state inspection agency.

**Marketable cabbage -** Cabbage that is sold or grades at least U.S. Commercial for fresh market cabbage.

#### **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 cwt. per acre at the 50-percent coverage level.

Item	Percent					
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.

#### **Price Elections**

The established and CAT prices per hundredweight for red and green cabbage.

Established Price	\$10.25 per cwt.
CAT Price	\$5.64 per cwt.

#### Loss Example

Assume a 65-percent coverage level for spring planted fresh market cabbage with an APH yield of 400 cwt. per acre and one basic unit.

400	APH yield per acre
<u>x 0.65</u>	Coverage level
260	Acre guarantee
- 160	Production-to-count
100	Loss per acre
<u>x \$10.25</u>	Price election
\$1,025	Indemnity per acre

#### 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/.

#### Contact Us

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