

## Raleigh Regional Office — Raleigh, NC

Revised February 2016

# 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 is 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 on which 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 a crop 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.

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 fall-planted, December 31.

### Important Dates

Sales Closing Date ..... February 28, 2016  
 Spring Earliest Planting Date ..... March 1, 2016  
 Spring Final Planting Date ..... April 20, 2016  
 Spring Acreage Reporting Date ..... May 15, 2016  
 Fall Earliest Planting Date ..... July 15, 2016  
 Fall Final Planting Date ..... September 5, 2016  
 Fall Acreage Reporting Date ... September 15, 2016

### Duties in the Event of Damage or Loss

**Notice of Loss** - If a loss occurs you should:

- If crop damage occurs 15 days or more prior to beginning of harvest, give notice within 72 hours

of discovery;

- If damage occurs with 15 days of harvest or during harvest, give notice immediately so that a crop inspection can be performed. Leave 3 rows of unharvested crop per field for sampling;
- If any acreage on the unit will not be harvested, give notice at least 15 days before harvest would normally begin; and
- 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.

## Definitions

**Damaged Cabbage Production** - Fresh market cabbage that fails to grade U.S. Commercial or better, according to 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					
	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.

## Price Elections

The following prices are for red and green cabbage.

Established Price ..... \$11.35 per cwt.  
 CAT Price ..... \$6.25 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
<u>- 160</u>	Production-to-count
100	Loss per acre
<u>x \$11.35</u>	Price election
<b>\$1,135</b>	<b>Indemnity per acre</b>

## Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

## Contact Us

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