

## Regional Office — Oklahoma City, Oklahoma

June 2014

# Cabbage

## Texas

### Crop Insured

Cabbage is insurable in the county if:

- Planted with inspected transplants or hybrid seed, without inter-planting;
- Planted within the planting periods as provided in the actuarial documents;
- Grown to be sold as fresh cabbage; and
- Planted in rows wide enough to permit mechanical cultivation unless otherwise approved by written agreement.

Cabbage is insured by type (irrigated green fresh or irrigated red fresh cabbage), and practice (summer, winter 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.

Insurance coverage is not available for the following:

- Any acreage planted to cabbage or any other brassicaceae crop (e.g., cauliflower, broccoli, etc.) in either of the two previous crop years;
- Any acreage on which clubroot was present in any of the previous ten years;
- Any acreage on which blackleg or black rot was present in any of the previous four years;
- Savoy cabbage and Chinese cabbage, including other oriental greens, and
- Direct marketed cabbage.

### Counties Available

Cabbage is insurable in Hidalgo County, Texas. For additional information see: [webapp.rma.usda.gov/apps/actuarialinformationbrowser/](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/). Coverage in other counties may be available by written agreement if certain criteria are met. Please contact your insurance agent for insurance availability.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions, including hail, frost, freeze, excess precipitation and drought;
- Fire, if due to natural causes;

- Failure of irrigation water supply, if due to an insured cause of loss within the insurance period;
- Insects and plant disease, but not damage due to insufficient or improper application of pest or disease control measures; or
- 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 insurance application or when the cabbage is planted.

Insurance coverage ends at the earliest of:

- 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
- December 31 for Summer planted;
- February 15 for Fall planted; and
- April 30 for Winter planted.

### Important Dates

Sales /Cancellation Date.....July 7, 2014  
 Earliest Planting Date....Multiple Dates, See Actuarial  
 Final Planting Date.....Multiple Dates, See Actuarial  
 Acreage Report Date.....Multiple Dates, See Actuarial  
 Premium Billing.....May 1, 2015  
 End of Insurance.....Multiple Dates, See Actuarial  
 Please refer to the Actuarial Information Browser at:  
[webapp.rma.usda.gov/apps/actuarialinformationbrowser/](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/).

## Duties in the Event of Damage or Loss

- If crop damage occurs fifteen days or more prior to beginning of harvest, give notice within 72 hours of discovery;
- If damage occurs within fifteen days of harvest; or
- 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 in accordance with the United States Standards of Grades of Cabbage, or processing cabbage that fails the grade U.S No. 2 or better in accordance with the United States Standards of Grades of Cabbage for Processing due to an insurable cause of loss.

**Direct Marketing** – Sale of the insured crop directly to consumers without the intervention on an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer’s market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.

## Coverage Levels and Premium Subsidies

Cabbage may be insured at the coverage levels shown in the table. Crop insurance premiums are subsidized as shown. If you choose the 75-percent coverage level, your premium subsidy is 55 percent and your premium share is 45 percent of the base premium.

Coverage Level	CAT	0.50	0.55	0.60	0.65	0.70	0.75
Basic Unit	1.000	0.67	0.64	0.64	0.59	0.59	0.55
Optional		0.67	0.64	0.64	0.59	0.59	0.55

## Price Elections

The established and CAT prices per hundredweight (cwt.) for red and green cabbage are for the 2015 crop year.  
 Established Price.....\$15.05 per cwt.  
 CAT Price.....\$8.28 per cwt.

## Plans of Insurance

Actual Production History (APH) is the only plan of insurance available for cabbage. The production guarantee is based on your individual yield history or county T-yield. Basic and optional units are available.

## Replanting Provisions

A replanting payment is allowed only if the crop is damaged by a covered cause of loss so the remaining stand will not produce at least 90 percent of your guarantee and it is practical to replant. The maximum replanting payment per acre is 48 hundredweight.

## Late and Prevented Planting

The late and prevented planting provisions of the Basic Provisions are not applicable.

## Loss Example

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

400	APH yield per acre (cwt.)
<u>X 0.65</u>	Coverage level
260	Acre guarantee (cwt.)
<u>- 160</u>	Production-to-count (cwt.)
100	Loss per acre (cwt.)
<u>X \$15.05</u>	Price election
<b>\$1,505.00</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

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