



United States Department of Agriculture  
Risk Management Agency

December 2008

## 2009 COMMODITY INSURANCE FACT SHEET

# Onions for Processing

## Oregon

### Crop Insured

All spring planted white and yellow storage type onions contracted for dehydration and processing utilization. Other onion types are also insurable in Morrow County, Oregon.

### Counties Available

**Oregon:** Klamath and Morrow

### Causes of Loss

Adverse weather conditions; fire; insects and plant disease (but not damage due to insufficient or improper application of control measures); wildlife; earthquake; volcanic eruption; or, failure of the irrigation water supply, if caused by an insured peril that occurs during the insurance period.

### Insurance Period

The insurance period ends on a unit basis the **earliest** of: 1) total destruction of the crop; 2) abandonment; 3) removal of the onions from the field; 4) 14 days after lifting or digging; 5) final adjustment of a loss; or 6) the calendar date for the end of the insurance period.

### Important Dates

Sales Closing..... February 1  
Final Planting Date ..... See County Actuarial  
Acreage Report Date..... June 30  
Cancellation and Termination Date ..... February 1

### Price Elections

Price used to calculate your premium, liability, and indemnity. Choices vary by level of coverage. (Please check with your crop insurance agent for price election changes for the current crop year.)

### Production Guarantees

Based on actual production history, with your choice of 50 to 75 percent of your approved average yield, (in 5-percent increments). Production guarantees depend on the stage that the loss occurs:

**(1) First stage:** (a) For direct seeded storage and non-storage onions, from planting until the emergence of the fourth leaf; and (b) For transplanted storage and non-storage onions, from transplanting of onion plants or sets through the 30th day after transplanting.

**(2) Second stage:** (a) For direct seeded storage and non-storage onions, from the emergence of the fourth leaf; and (b) For transplanted storage and non-storage onions, from the 31<sup>st</sup> day after transplanting.

**(3) Final stage:** From the completion of topping and lifting or digging on the acreage until the end of the insurance period. Guarantee is: the quantity of onions (in hundredweight or cwt) determined by multiplying the approved yield per acre by the coverage level percentage you elect.

**Applicable stage percentages vary by county.** Please refer to special provisions of insurance for your county.

### Damaged Onions

As amended by the special provisions shall be onions that do not grade U.S. No. 2 as described under the U.S. of onions for processing.

### Administrative Fees

**Catastrophic (CAT) Coverage:** \$300 per crop per county. **Additional Coverage:** \$30 per crop per county. Waivers of administrative fees for **all** coverage levels (CAT and additional) are available for limited resource farmers.

## Late or Prevented Planting

Late and prevented planting provisions are available.

## Replant Payment

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 for the acreage and we determine that it is practical to replant. Replant payments are not applicable to onions insured under the CAT endorsement.

## Loss Example—Processing Onions

Example assumes 75-percent coverage, 100-percent price election of \$4.50 per cwt, and an average yield of 460 cwt per acre and 100-percent share. Grower harvests 260 cwt per acre.

460	Cwt per acre average yield (APH)
x .75	Coverage level
345	Cwt per acre guarantee
- 260	Cwt per acre actually produced
85	Cwt per acre loss
x \$5.00	Price election (at 100 percent)
<b>\$425.00</b>	Gross indemnity per acre

## Where to Purchase

All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site:

<http://www3.rma.usda.gov/tools/agents/>

## Regional Contact for RMA USDA/Risk Management Agency Spokane Regional Office

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