



United States Department of Agriculture  
Risk Management Agency

July 2009

## 2010 COMMODITY INSURANCE FACT SHEET

# Onion

Idaho, Oregon and Washington

### Crop Insured

All storage and non-storage onions (excluding green [bunch] or seed onions, chives, garlic, leeks and scallions) in the county for which a premium rate has been established.

### Counties Available

**Idaho** Canyon\*\*, Owyhee\*\*, Payette\*\* and Washington\*\* counties

**Oregon** Klamath\*\*, Malheur\*\*, Marion, Morrow\*\*, Umatilla and Washington counties

**Washington** Adams, Benton, Franklin, Grant, Walla Walla and Yakima counties.

\*\* Separate onion fact sheets are available which outline program benefits to onion growers in these counties.

### 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) fourteen days after lifting or digging; 5) final adjustment of a loss; or 6) the calendar date for the end of the insurance period which is **July 31** for Walla Walla Sweets and any other non-storage onions in the states of Oregon and Washington; **October 15** for all storage onions.

### Price Elections

Price at which you are compensated per hundredweight in the event of a loss. Choice of 55 to 100 percent of the expected market price. The price elections you choose for each type must have the same percentage relationship to the maximum price offered by us for each type. For example, if you choose 100 percent of the maximum price election for one type, you must also choose 100 percent of the maximum price election for all other types. (Please check with your crop insurance agent for the current crop year price election changes.)

### Important Dates

**Sales Closing Dates** - Fall planted (for example, Walla Walla Sweet) onions is August 31 (Umatilla/Walla Walla only); spring planted onions is February 1.

**Final Planting** - Fall planted onions is September 15 (Umatilla/Walla Walla only); spring planted onions varies by county; processing type in Klamath county May 15.

#### Acreage Reporting -

Fall planted onions is December 15 (Umatilla/Walla Walla only); spring planted onions is June 30

**Cancellation Dates** - Umatilla County, OR and Walla Walla County, WA – August 31; all other Pacific Northwest Counties - February 1.

### Production Guarantees

Based on actual production history (APH) reported to your crop insurance agent or company, with your choice of 50 to 75 percent of your approved average yield (in 5-percent increments). Production guarantees are dependent on stages:

**Note:** Special provisions of insurance in all counties where available indicates: "In lieu of the stage percentage provisions in Section 1, Definitions 'Production Guarantee (per acre)' for direct seeded

storage onions, the first stage production guarantee will be 45 percent of the final stage production guarantee and the second stage production guarantee will be 70 percent of the final stage production guarantee." This results in the following stage guarantees:

**(1) First stage:** (a) For direct seeded storage and non-storage onions, from planting until the emergence of the fourth leaf, the **guarantee is** 35 percent of the final stage production guarantee. (b) For transplanted storage and non-storage onions, from transplanting of onion plants or sets through the 30th day after transplanting, the **guarantee is** 45 percent of the final stage production guarantee.

**(2) Second stage:** (a) For direct seeded storage and non-storage onions, from the emergence of the fourth leaf, the **guarantee is** 70 percent of the final stage production guarantee. (b) For transplanted storage and non-storage onions, from the 31<sup>st</sup> day after transplanting until the completion of topping and lifting or digging the **guarantee is** 60 percent of the final state production guarantee.

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

## 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.

## 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

The late and prevented planting provisions of the basic provisions are applicable. Contact your crop insurance agent for specific details.

## Where to Purchase

All multi-peril crop insurance (MPCI), 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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