



United States Department of Agriculture
Risk Management Agency

December 2010

2011 COMMODITY INSURANCE FACT SHEET

Cabbage

Alaska, Oregon, Washington

Crop Insured

The crop insured will be all the green and red **cabbage** types in the county for which a premium rate is provided by the actuarial document in which the insured has a share and are: planted with inspected transplants; planted within the planting periods designated in the special provisions; are planted for harvest as marketable cabbage for fresh-market; or processing, if they are grown under a processor contract executed before the acreage reporting date; and not excluded from the processor contract at any time during the crop year.

Uninsured acreage includes: 1) planted to savoy cabbage, 2) does not meet the rotation requirements contained in the special provisions, or 3) any acreage of the insured crop damaged before the end of the planting period, to the extent that a majority of producers in the area would normally not further care for the crop. The crop must be replanted unless the insurance provider agrees that it is not practical to replant.

Acreage Limitation — If your acreage of insurable cabbage types in the county for current crop year exceeds 125 percent of the greatest number of acres of insurable cabbage types that you produced in the county for any one of the three previous crop years, your production guarantee (per acre) for the current crop year will be reduced. Please refer to the special provisions of insurance which include specifics regarding acreage limitations and the conditions when an insurance provider will approve a request.

Counties Available

Alaska State: Matanuska-Susitna Valley

Oregon State: Clackamas, Multnomah and Marion counties

Washington State: Pierce and King counties

Causes of Loss

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

We will not insure against damage or loss of production due to: failure to market the cabbage for any reason other than actual physical damage from an insured cause of loss that occurs during the insurance period (for example, the insurance provider will not pay an indemnity if the insured is unable to market due to quarantine, boycott or refusal of any person to accept production); or damage that occurs or becomes evident after the end of the insurance period, including, but not limited to, damage that occurs or becomes evident after the cabbage has been placed in storage.

Insurance Period

Basic Coverage Begins : Insurance coverage begins on each unit or part of a unit the date the cabbage is planted in each planting period as listed above.

Basic Coverage Ends: Insurance coverage ends on the earlier of the date the crop should have been harvested or October 1 in Alaska or December 31 in Oregon and Washington. Oregon fall planted fresh types end of insurance is March 1.

Important Dates—AK

Sales Closing March 15
Initial Planting Date May 1
Final Planting Date June 1
Acreage Report Date June 11
Cancellation and Termination Date March 15

Important Dates—OR/WA

Sales Closing February 1
Initial Planting Date * March 1, April 21, June 11
Final Planting Date * April 20, June 10, Aug 10
Acreage Report Date * April 30, June 20, Aug 20
Cancellation and Termination Date February 1

*Dates shown by planting periods respectively (spring, summer, and fall).

The dates shown above will apply to all Alaska, Oregon and Washington counties where cabbage insurance is available.

Unit Structure

The cabbage policy also recognizes basic units by planting period, and allows further separation into optional units by type, e.g., green vs. red.

Guarantee and Price Options

Coverage is based on actual production history (APH) with choices of variable percentages. Catastrophic at 50-percent coverage level of your approved average yield and 55 percent of maximum price election and limited and additional buy-up from 50 percent up to 75-percent coverage level of your approved average yield. Only one price election may be selected for all the cabbage in the county insured under this policy, unless the special provisions provide different price elections by type.

Reporting Requirements

Acreage Report: You must report to your insurance agent all of the acreage which you have a share (your share at the time insurance attaches), reporting the crop by type and practice.

Late and Prevented Planting

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

Replant Payments

Replanting payments are 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 production guarantee for the acreage and it is practical to replant (Section 13 of the Basic Provisions).

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.

Loss Example

Fresh Market Cabbage Loss Example: Assuming as an example: 75-percent coverage level and a 100-percent price election at \$7.70 per hundredweight (cwt); 250 cwt per acre yield for fresh market cabbage APH:

250	Cwt per acre (APH)
<u>x 75%</u>	Coverage level
188	Cwt per acre guarantee
<u>x 100.0</u>	Acres
18,800	Cwt unit guarantee
<u>x \$ 7.70</u>	Price coverage
\$144,760	Guarantee value
6,200	Cwt harvested production
<u>x \$ 7.70</u>	Price coverage
\$47,740	Harvested value

\$144,760 - \$47,740 = \$100,020 loss indemnity for fresh market cabbage is due policy holder

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

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