

Spokane Regional Office — Spokane, WA

**Revised December 2013** 

# Cabbage Alaska, Oregon, Washington

# **Crop Insured**

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 are insurable if:

- Planted with inspected transplants;
- Planted within the planting periods designated in the special provisions;
- Planted for harvest as marketable cabbage for freshmarket;
- Planted for 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:

- Planted to savoy cabbage;
- Does not meet the rotation requirements contained in the special provisions; or
- Any acreage of the insured crop damaged before the end of the planting period, so 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 the current crop year exceeds 125 percent of the greatest number of acres of insurable cabbage types that you produced in the county for any 1 of the 3 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 - Matanuska-Susitna Valley County. Oregon - Clackamas, Multnomah, and Marion counties. Washington - Pierce and King counties.

## **Causes of Loss**

- Adverse weather conditions;
- Earthquake;
- Failure of the irrigation water supply, if caused by an insured cause of loss that occurs during the insurance period;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

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 you are 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**

Coverage begins on each unit or part of a unit the date the cabbage is planted in each planting period as listed above. Coverage ends on the earlier of:

- The date the crop should have been harvested;
- March 1 for fall-planted fresh types in Oregon;
- October 1 in Alaska; or
- December 31 in Oregon and Washington.

## **Important Dates**

Alaska

Sales Closing	March 15, 2014
Initial Plant Date	May 1, 2014
Final Plant Date	June 1, 2014
Acreage Report Date	July 15, 2014

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

Cancellation and Termination Date ......March 1, 2015 Oregon and Washington

Sales ClosingFebruary 1, 2014
Initial Plant DateMarch 1, April 21, June 11, 2014
Final Plant DateApril 20, June 10, Aug 10, 2014
Acreage Report Date May 15, July 15, Aug 15, 2014
Cancellation and Termination DateFebruary 1, 2015

Dates are shown by planting periods respectively (spring, summer, and fall) and apply to all Alaska, Oregon, and Washington counties where cabbage insurance is available.

## **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.

## **Guarantee Choices**

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 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.

## **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.

## 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.

#### **Administrative Fees**

Catastrophic Risk Protection (CAT) Coverage is \$300 per crop, per county. Additional Coverage is \$30 per crop, per county. Waivers of administrative fees for all coverage levels are available for limited-resource farmers.

## Loss Example

Assume 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 0.75</u>	Coverage level
188	Cwt per acre guarantee
<u>x 100</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 due policy holder

#### Where to Buy Crop Insurance

All insurance policies, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at any USDA service center or on the RMA website: <u>www3.rma.usda.gov/tools/agents/</u>.

## **Regional Contact**

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