

# Spokane Regional Office — Spokane, WA

Revised December 2013

# **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, OR.

### **Counties Available**

Crop insurance is available in Klamath and Morrow 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 and plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

#### **Insurance Period**

The insurance period ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Abandonment of the crop;
- Removal of the onions from the field;
- 14 days after lifting or digging;
- Final adjustment of a loss; or
- The calendar date for the end of the insurance period.

# **Important Dates**

Sales Closing	February 1, 2014
Final Planting Date	See County Actuarial
Acreage Report Date	July 15, 2014
Cancellation and Termination	Date February 1, 2015

# **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.

# **Production Guarantees**

The 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. 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.

#### First stage:

- For direct seeded storage and non-storage onions, from planting until the emergence of the fourth leaf; and
- For transplanted storage and non-storage onions, from transplanting of onion plants or sets through 30 days after transplanting.

#### Second stage:

- For direct seeded storage and non-storage onions, from the emergence of the fourth leaf until eligible for the final stage; and
- For transplanted storage and non-storage onions, from 31 days after transplanting until eligible for the final stage.

#### Final stage:

 From the completion of topping and lifting or digging on the acreage until the end of the insurance period.

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

# **Damaged Onions**

Onions are considered damaged onions when they do not grade U.S. No. 2, as described in the U.S.

standards for grades of onions for processing. Please see the special provisions of insurance for more information.

# **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 so 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 Catastrophic Risk Protection endorsement.

## **Loss Example**

Assume 75-percent coverage, 100-percent price election of \$6.05 per cwt., 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	0.75	Coverage level
	345	Cwt. per acre guarantee
	260	Cwt. per acre actually produced
	85	Cwt. per acre loss
X	\$6.05	Price election (at 100 percent)
\$	514.25	Gross indemnity per acre

#### **Administrative Fees**

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.

# 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 any USDA Service Center or on the RMA website: www3.rma.usda.gov/tools/agents/.

# **Regional Contact**

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