

A Risk Management Agency Fact Sheet

Spokane Regional Office — Spokane, WA

Revised July 2015

# **Onion** Idaho, Oregon, and Washington

# **Crop Insured**

All storage and non-storage onions are insurable (except green [bunch] or seed onions, chives, garlic, leeks, shallots, and scallions) in a county where a premium rate has been established. Cipolline, pearl, or any variety of small-diameter, specialty onions are not insurable unless by written agreement. Onions planted for processing are only insurable in Klamath and Morrow counties in Oregon. These onion types may be insurable in other counties by written agreement. Talk to your crop insurance agent for more details.

# **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.

For more information on processing onions in Klamath and Morrow counties go to

www.rma.usda.gov/fields/wa rso/2015/

onionprocessing.pdf. For more information on storage onions in Canyon, Malheur, Owyhee, Payette, and Washington counties go to <u>www.rma.usda.gov/fields/</u> wa\_rso/2015/onionstv.pdf.

Quality Coverage is available for spring-planted, storage-type, onion production in Canyon, Owyhee, Payette, Washington, and Malheur counties.

Coverage for processing onions is available for spring -planted, white, and yellow storage-type varieties planted and contracted for dehydration and processing only in Klamath and Morrow counties.

# **Causes of Loss**

You are protected against the following:

- Adverse weather conditions, such as hail, frost, freeze, wind, drought, and excess moisture;
- Earthquake;

- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire, if caused by an insured peril during the insurance year;
- Insect damage, but not damage due to insufficient or improper application of control measures;
- Plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic Eruption; and
- Wildlife.

# **Important Dates**

Fall Planted Onions (Umatilla & Walla Walla only)	
Sales Closing	August 31, 2015
Final Planting	September 15 , 2015
Acreage Reporting	December 15, 2015
Spring Planted Onions	
Sales Closing	February 1, 2016
Final Planting	varies by county
Acreage Reporting	July 15, 2016

# **Insurance Period**

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

- Total destruction of the crop;
- Abandonment;
- Removal of the onions from the field;
- 14 days after lifting or digging;
- Final adjustment of a loss;
- July 31 for Walla Walla County sweet onions and any other fall-planted non-storage onions in Oregon and Washington;
- November 7 for storage onions in Klamath and Morrow counties; or
- October 15 for all other storage onions.

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

## **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 we offer 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 current crop year price election changes.)

# **Production Guarantees**

Production guarantees are based on your actual production history (APH) reported to your crop insurance agent or company. You can choose 50 to 75 percent of your approved average yield in 5percent increments. Production guarantees are dependent on stages of growth development.

Separate stage guarantee adjustments apply to Klamath County. Talk to your crop insurance agent for more details.

## Late Planting

The planting provisions of the basic provisions apply. Talk to your crop insurance agent for more details.

## **Prevented Planting**

Prevented planting coverage is 35 percent of the final stage production guarantee for timely planted acreage.

## **Replant Payment**

A replanting payment is allowed if the crop is damaged by an insurable cause of loss so 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 do not apply to onions insured under the Catastrophic Risk Protection (CAT) coverage endorsement.

## **Catastrophic Coverage**

CAT is available at 50 percent of your APH yield and 55 percent of the established price election. The total cost for CAT coverage is an administrative fee of \$300 per crop per county.

## Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and on the RMA website at www.rma.usda.gov/tools/agent.html.

#### **Contact Us**

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