
UNITED STATES DEPARTMENT OF AGRICULTURE
Risk Management Agency
Spokane Regional Office

PILOT CABBAGE CROP INSURANCE

FACT SHEET

Cabbage Crop Provisions 99072

November 2001

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.

Uninsurable Acreage *We will not insure any acreage that is: 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.*

Availability: **Pilot Cabbage Crop Insurance**
Alaska State: Matanuska-Susitna Valley
Oregon State: Clackamas, Multnomah and Marion counties
Washington State: Pierce and King counties

| Important Dates: | <u>Oregon/Washington</u> | | | <u>Alaska</u> |
|--|---------------------------------|-----------------------------|-------------------|----------------------|
| Initial Planting Date - | March 1 | April 21 | June 11 | May 1 |
| Sales Closing Date - | February 1 | February 1 | February 1 | March 15 |
| Final Planting Date - | April 20 | June 10 | July 31 | June 1 |
| Acreage Reporting Date - | April 30 | June 20 | August 10 | June 11 |
| Cancellation & Termination Date - | Feb 1 | <i>(the following year)</i> | | March 15 |

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 March 1 in Oregon for fresh market; October 1 in Alaska for fresh market; December 31 for the spring and fall planting period in Washington State and for processing practices in Oregon State.

Report of Acreage 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.

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.

Unit Structure The Pilot Cabbage Policy allows a *Basic Unit* by Type and Share. *Optional Units* may be established for each cabbage type under certain conditions contained in the Basic Provisions. Contact a crop insurance agent for specific details.

We will not insure against damage or loss of production due to:

- (1) 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 (e.g. 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
- (2) 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.

Guarantee and Price Election Options Coverage is based on Actual Production History (APH) with choices of variable percentages. *Catastrophic* at 50% coverage level of your approved average yield and 55% of maximum price election and *Limited and Additional Buy-Up* from 50% up to 75% 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.

Administrative Fees: *Catastrophic (CAT) Coverage:* \$100 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 small-limited resource farmers.

Replanting Payments 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 production guarantee for the acreage and it is practical to replant.

Late and Prevented Planting The late and prevented planting provisions of the Basic Provisions are not applicable.

Fresh Market Cabbage Loss Example *Assuming as an example:* 75% coverage level and a 100% price election at \$8.10 per hundredweight; 250 hundredweight per acre yield for **Fresh Market** Cabbage Actual Production History (APH):

| | |
|------------------|------------------------------------|
| 250 | Hundredweight Per Acre (APH) |
| x 75% | Coverage Level |
| 188 | Hundredweight Per Acre Guarantee |
| x 100.0 | Acres |
| 18,800 | Hundredweight Unit Guarantee |
| x \$ 8.10 | Price Coverage |
| <u>\$152,280</u> | <i>Guarantee Value</i> |
| 6,200 | Hundredweight Harvested Production |
| x \$ 8.10 | Price Coverage |
| <u>\$50,220</u> | <i>Harvested Value</i> |

\$152,280 - \$50,220 = \$102,060 Loss Indemnity for Fresh Market Cabbage is Due Policy Holder

DISCLAIMER: This summary is for general illustration purposes only.

DETAILED INFORMATION: Producers should consult a crop insurance agent to obtain specific information and refer to Crop Provisions and Actuarial Materials (e.g., practices, options, planting dates and appropriate deadlines). **WHERE TO PURCHASE:** All MPCII, including CAT coverage insurance policies are available from private insurance agents. A list of insurance agents is available at all USDA Service Centers throughout the U.S.

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