



United States Department of Agriculture
Risk Management Agency

February 2005

2005 COMMODITY INSURANCE FACT SHEET

Cucumbers

North Carolina

Crop Insured

Cucumbers in the pilot counties may be insured provided you have a share in the crop and they are:

- Planted for harvest as processing cucumbers
- Grown under the requirements of a processor contract executed by the acreage reporting date
- Initially planted in rows, or as specified in the special provisions of insurance
- Grown by a person who has grown processing cucumbers for commercial sale, or managed a processing cucumber farming operation, in at least one of the three previous crop years
- Planted only on non-irrigated acreage
- Pollinated by bees
- Not inter-planted with another crop or planted into an established grass or legume
- Not intended for direct marketing.

Two crops of cucumbers may be planted in the same year provided the land is allowed to lay fallow or is rotated with a crop other than a member of the cucurbit family.

Pilot Counties

Cucumbers are insurable in Columbus, Duplin, Franklin, Greene, and Robeson counties.

Causes of Loss

Adverse weather conditions¹
 Failure of irrigation water supply²
 Fire
 Insects
 Plant disease³
 Wildlife

¹Including excessive moisture or abnormal temperatures that prevent a timely harvest. ²If due to an insurable cause of loss.

³Not covered on acreage following cucumbers or other cucurbit family crop in the same year.

Note: This policy does not cover any loss of production due to (1) nematode damage (unless acreage is fumigated or approved screening test is negative); (2) bypassed acreage because of the breakdown or non-operation of equipment or facilities; (3) bypassed acreage if you are the processor or if you and the processor are related; or (4) your failure to follow the requirements contained in the processor contract.

Insurance Period

Coverage usually begins when the cucumbers are planted and ends at the earliest of: (1) **July 31** for spring-planted cucumbers or **October 10** for fall-planted cucumbers; (2) destruction or abandonment of the crop; (3) the date harvest should have started for any acreage that will not be harvested; (4) the date processor proceeds (minus allowable costs) exceed the unit dollar amount of insurance; (5) completion of harvest; or (6) final adjustment of a loss.

Reporting Requirements

Acreage Report— You must report all cucumber acreage for each planting period, plus provide a copy of all processor contracts, to your agent by the appropriate acreage reporting date.

Important Dates

Spring-Planted Crop

Sales ClosingFebruary 28, 2005
 Final Planting Date May 20, 2005
 Acreage Report Due..... May 31, 2005

Fall-Planted Crop

Sales ClosingFebruary 28, 2005
 Final Planting DateAugust 15, 2005
 Acreage Report Due.....August 31, 2005

Definitions

Allowable Cost— An allowance for harvesting costs (for example, picking, grading, containers, hauling and selling) that may not exceed \$.65 per 50-pound bushel for machine-harvested acreage and \$3.80 per 50-pound bushel for hand-harvested acreage.

Bypassed Acreage— Land on which production is ready for harvest but the processor elects not to accept such production, resulting in the acreage not being harvested.

Marketable Cucumbers— Processing cucumbers grading U.S. No. 3 or better.

Minimum Value—The minimum value to be used for harvested and appraised production will be \$2.59 per 50-pound bushel for machine-harvested and \$2.04 per 50-pound bushel for hand-harvested acreage.

Processing Cucumbers—Varieties that can be processed by pickling.

Maximum Insurable Acres—The yield for determining maximum insurable acreage under a processing contract that stipulates an amount of production to be delivered will be 300 bushels per acre for hand harvested acreage and 170 bushels for machine harvested.

Coverage Levels and Premium Subsidies

Instead of guaranteeing production, the policy guarantees a dollar amount of coverage, depending on the level of coverage selected (see table). Crop insurance premiums are subsidized as shown. For example, if you select 75-percent coverage, your premium share would be 45 percent of the base premium:

The total cost for CAT coverage is an administrative fee of \$100, regardless of the acreage.

Hand Harvested—Irrigated

Coverage Level %	\$ Amount of Coverage	Your Premium Share
CAT	\$237	0%
50	\$430	33%
55	\$473	36%
60	\$516	36%
65	\$559	41%
70	\$602	41%
75	\$645	45%

Machine Harvested—Irrigated

Coverage %	\$ Amount of Coverage	Your Premium Share
CAT	\$128	0%
50	\$233	33%
55	\$256	36%
60	\$279	36%
65	\$302	41%
70	\$326	41%
75	\$348	45%

Loss Example

This example is for irrigated, hand harvested spring crop at 65-percent coverage level.

10.0	Acres
x \$559	Amount of insurance per acre (65-percent coverage level)
\$5,590	Dollar guarantee
– \$2,000	Value of production to be counted
\$3,590	Gross indemnity
– \$150	Estimated premium (\$15 per acre)
\$3,440	Net indemnity per acre

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