



United States Department of Agriculture
Risk Management Agency

Nov. 2004

2005 COMMODITY INSURANCE FACT SHEET

Cabbage

New York

Crop Insured

Those cabbage types and practices as specified in the special provisions of Insurance (green or red, spring-planted or summer-planted) may be insurable. The policy does not cover Savoy cabbage or Chinese cabbage, nor does it cover any cabbage inter-planted with another crop. To be covered, insurable cabbage must be planted:

- With inspected transplants or hybrid seed
- Within the planting periods as designated in the Important Dates table below
- For harvest as marketable cabbage for fresh market or processing (if grown under contract)
- On acreage that has not been planted to cabbage or any other crop of the Brassicaceae (or Cruciferae) family (for example, cauliflower or broccoli) in either of the two previous crop years.

Counties Available

Cabbage insurance is currently available only in Monroe, Ontario, and Orleans Counties.

Causes of Loss

Adverse weather conditions¹
 Disease²
 Earthquake
 Failure of irrigation water supply³
 Fire
 Insects²
 Wildlife

¹Including hail, drought, wind, freeze. ²Unless due to insufficient or improperly applied control measures. ³If caused by an insured peril during the insurance period.

Exclusions:

- Land on which **Clubroot** has been detected within the past 10 years will **not** be insurable.
- Land on which **Blackleg or Black Rot** was present in any of the previous four years is **not** insurable.
- Quarantine, boycott, refusal of buyer to accept production, or any other failure to market the cabbage for any reason, other than actual physical damage from an insured cause of loss, is not covered.
- Damage that occurs or becomes evident after the end of the insurance period, including damage that occurs or becomes evident after the cabbage has been placed in storage, is not covered.

Insurance Period

Coverage begins the date the cabbage is planted within the planting period and ends at the earlier of: (1) total destruction of the crop, (2) harvest of the crop, (3) final adjustment of a claim, (4) abandonment of the crop, (5) November 25 following planting.

Important Dates

Sales Closing Date.....	March 15, 2005
Spring Earliest Planting Date	April 1, 2005
Spring Final Planting Date.....	May 31, 2005
Spring Acreage Report Due	June 5, 2005
Summer Earliest Planting Date	June 1, 2005
Summer Final Planting Date	July 20, 2005
Summer Acreage Report Due	July 25, 2005

Price Elections

Fresh: **\$8.70** per cwt.
 Process: **\$2.15** per cwt.

Price elections are posted on the RMA website at: <http://www3.rma.usda.gov/apps/pricesinquiry/>

Duties in the Event of Damage or Loss

(1) If crop damage occurs 15 days or more prior to beginning of harvest, give notice within 72 hours of discovery; (2) If damage is discovered during harvest, or within 15 days of beginning harvest, give notice immediately and leave representative samples of unharvested crop (at least 3 rows wide, extending length of field); (3) Do not dispose of or sell the damaged crop until it has been appraised; and (4) If crop is direct-marketed, give notice at least 15 days prior to harvest so that an appraisal can be made.

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown in the table below. For example, an average yield of 400 cwt. per acre results in a guarantee of 300 cwt. per acre at the 75-percent coverage level.

Coverage Level % →	50	55	60	65	70	75
Premium Subsidy %	67	64	64	59	59	55
Your Premium Share %	33	36	36	41	41	45

Catastrophic (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$100, regardless of the acreage.

Loss Example

This example is based on 65-percent coverage level, summer-planted for fresh market, and average yield of 400 cwt. per acre.

400	Cwt. per acre average yield
x .65	Coverage level percentage
<u>260</u>	Cwt. per acre guarantee
- 160	Cwt. produced per acre
<u>100</u>	Cwt. loss per acre
x \$8.70	Price election
\$870	Indemnity per acre
- \$50	Estimated producer premium
\$820	Net indemnity per acre

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