



United States Department of Agriculture
Risk Management Agency

April 2005

2005 COMMODITY INSURANCE FACT SHEET

Onions

New York

Crop Insured

The crop insured will be all the storage and non-storage onions planted for harvest as either storage or non-storage onions. Green (bunch) or seed onions, chives, garlic, leeks, and scallions are not insurable.

Counties Available

Onions are insurable in Cayuga, Genesee, Madison, Oneida, Ontario, Orange, Orleans, Oswego, Seneca, Steuben, Wayne, and Yates counties. Onions may be insurable in other counties if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss

Adverse weather conditions¹
Disease³
Failure of irrigation water supply²
Fire
Insects³
Wildlife

¹Such as hail, frost, freeze, drought, and excess precipitation.

²If caused by an insured peril.

³Does not cover damage resulting from insufficient or improper application of appropriate control measures.

Insurance Period

Coverage usually begins when the onions are planted and ends at the earliest of: (1) total destruction of the onions, (2) fourteen (14) days after lifting or digging of the onions, (3) removal of the onions from the field, (4) final adjustment of a loss, (5) October 15, 2005 for storage onions (August 31 for non-storage onions).

Reporting Requirements

Acreage Report—By the acreage reporting date, you must report all the acreage of your onions in the county.

Important Dates

Sales ClosingFebruary 1, 2005
Final Planting Date May 10, 2005
Acreage Report Date..... June 15, 2005

Definitions

Damaged Onion Production—Storage type onions that do not grade U.S. No. 1 or do not satisfy any other standards that may be contained in the special provisions; or non-storage type onions which do not satisfy standards contained in any applicable marketing order or other standards that may be contained in the special provisions.

Production Guarantee— The final stage guarantee is the quantity of onions in hundredweight guaranteed determined by multiplying your average yield (based on your records) times the coverage level you elect.

Stage Guarantee— The production guarantee may be less if damage occurs in the earlier stages of plant development as shown below:

- **Stage 1:** from planting until the emergence of the 4th leaf for direct-seeded; 50 percent of final guarantee.
- **Stage 2:** from emergence of 4th leaf until topping, lifting, or digging; 80 percent of final guarantee.
- **Final:** from completion of topping, lifting, or digging until end of insurance period; 100 percent of final guarantee.

Note: Stage 1 & 2 guarantees may be increased to the full 100-percent final guarantee for a premium surcharge of 20 percent.

Duties in the Event of Damage or Loss

(1) Protect the crop from further damage by providing sufficient care; (2) notify your agent within 72 hours of your initial discovery of damage; and (3) leave rep-

representative samples intact for each field of the damaged unit.

Price Elections

Price used to calculate your premium or indemnity:

Yellows—\$10.50 per hundredweight (cwt.)
 Red & Whites—\$16.40 per cwt.

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

Coverage Levels and Premium Subsidies

Amount of Insurance

Insurance is provided against a decline in your average APH yield due to the perils named in the causes of loss section.

Coverage levels range from 50 to 75 percent of your average yield. For example, an average onion yield of 300 cwt. per acre would result in a final stage guarantee of 150 cwt. per acre at the 50-percent coverage level. Crop insurance premiums are subsidized as shown in the following table.

For example, if you selected the 75 percent coverage level, your premium share would be only 45 percent of the base premium:

Item	Percent					
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. CAT is 100 percent subsidized with no premium cost to you except an administrative fee of \$100, regardless of the acreage.

Replant Provision

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 final stage production guarantee **and** it is practical to replant. The maximum amount of the replanting payment per acre for **yellow onions** will be the lesser of 22 percent of the final stage guarantee multiplied by your price election and share or 50 cwt. multiplied by your price election and share, and the **red and white onions** will be the lesser of 18 percent of the final stage guarantee multiplied by your price election and share or 33 cwt. multiplied by your

price election and share. (Not available under catastrophic CAT coverage.)

Late and Prevented Planting

These provisions provide protection on acreage that is planted late or that cannot be planted by the final planting date or within the 25-day late planting period. Prevented planting coverage will be 45 percent of your production guarantee for timely planted acreage. Consult your crop insurance agent for more information.

Loss Example

This example is based on actual production history (APH) yield of 300 cwt. per acre, 65-percent coverage level, stage guarantees, one basic unit, and planted with a cover crop.

300	Cwt. per acre average yield (APH)
<u>x .65</u>	Coverage level percentage
195	Cwt. per acre guarantee
<u>- 65</u>	Cwt. per acre actually produced
130	Cwt. per acre loss
<u>x \$10.60</u>	Price election (yellows)
\$1378	Gross indemnity per acre
<u>- 110</u>	Estimated premium per acre (varies by county)
\$1268	Net indemnity per acre

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