



United States Department of Agriculture
Risk Management Agency

April 2005

2005 COMMODITY INSURANCE FACT SHEET

Cabbage

Virginia

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 (such as cauliflower or broccoli) in either of the two previous crop years.

Counties Available

Cabbage insurance is currently available only in Carroll County.

Causes of Loss

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

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

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) July 31 following planting for the early spring crop*, (6) November 25 following planting for spring and summer crops.

Important Dates

Sales Closing Date..... March 15, 2005

EARLY SPRING CROP*

Earliest Planting Date..... March 16, 2005
 Final Planting Date..... April 15, 2005
 Acreage Report Due..... April 20, 2005

SPRING CROP

Earliest Planting Date..... April 16, 2005
 Final Planting Date..... May 31, 2005
 Acreage Report Due..... June 5, 2005

SUMMER CROP

Earliest Planting Date..... June 1, 2005
 Final Planting Date..... July 15, 2005
 Acreage Report Due..... July 20, 2005

* Early spring crop dates are applicable only to the lower elevations of the county (see the special provisions for more details).

Price Election

\$6.40 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 300 cwt per acre results in a guarantee of 225 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 300 cwt. per acre.

300	Cwt. per acre average yield
x .65	Coverage level percentage
195	Cwt. per acre guarantee
- 95	Cwt. produced per acre
100	Cwt. loss per acre
x \$6.40	Price election
\$640	Indemnity per acre
- \$30	Estimated producer premium
\$610	Net indemnity per acre

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