

Davis Regional Office — Davis, CA

Revised August 2014

Onions California

Crop Insured

All storage white and yellow type onions are insurable if:

- They are contracted for dehydration and processing only; and
- Premium rates are provided.

White, red, and yellow onions are insurable if:

- They are for fresh use; and
- Premium rates are provided.

Counties Available

Onions are insurable in Fresno, Imperial, Kern, Modoc, Monterey, San Benito, San Joaquin, and Siskiyou counties. Onions in other counties may be insurable by written agreement if specific criteria are met.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife.

Insurance Period

Coverage usually begins when the crop is planted. The insurance period ends at the earliest occurrence of one of the following:

- Removal of the onions from the field;
- 14 days after lifting or digging;
- November 7 for all storage onions in Modoc and Siskiyou counties;

- October 15 for all storage onions in all other counties; or
- August 31 for all non-storage onions.

Important Dates

Sales Closing/Cancellation

Most Insured Counties September 30, 2014
Modoc and Siskiyou counties February 1, 2015

Final Planting

Imperial County November 15, 2014
Fresno, Kern, and San Joaquin counties
Yellow/White (Winter) February 28, 2015
All other types April 30, 2015
Monterey and San Benito

counties April 15, 2015
Monoc and Siskiyou counties May 15, 2015

Acreage Reporting

Imperial County December 15, 2014
Most Insured Counties May 15, 2015
Modoc and Siskiyou counties July 15, 2015
Premium Billing August 15, 2015

Termination

Most Insured Counties September 30, 2015
Modoc and Siskiyou counties ... February 1, 2016

Coverage Levels and Premium Subsidies

Individual insurance amounts are based on your past production and planted acres. You will be asked to provide 4 to 10 years of actual yield history. Your average yield will be calculated using this information. Coverage levels range from 50 to 75 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table.

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

For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

Catastrophic Risk

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop, per county regardless of the acreage.

Price Election

The price used to calculate your premium and indemnity.

Onions.....\$6.50 per cwt.

Price used above is for example only. Contact a crop insurance agent for current information.

Late and Prevented Planting

Coverage that provides reduced protection on acreage that is planted late, that cannot be planted by the final planting date, or that cannot be planted within the late planting period.

Loss Example

Assume 75-percent coverage on processing onions, 100-percent price election of \$6.50 per cwt., an average yield of 400 cwt., and 100 percent share.

400	Cwt. per acre average yield
x 0.75	Coverage level
300	Cwt. per acre guarantee
- 200	Cwt. per acre actually produced
100	Cwt. per acre loss
x 6.50	Price election
\$650	Gross indemnity per acre

Price used above is for example only. Contact a crop insurance agent for current information.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: www3.rma.usda.gov/apps/agents/.

Contact Us

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