

Davis Regional Office — Davis, CA

Revised July 2015

Onions

Arizona

Crop Insured

All storage white and yellow type onions are insurable if:

- They are contracted for dehydration and processing only; and
- Premium rates have been established in the county.

White, red, and yellow onions are insurable if:

- They are for fresh use; and
- Premium rates have been established in the county.

Counties Available

Onions are insurable in Cochise, La Paz, and Maricopa 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 begins when the crop is planted and ends with the earliest occurrence of one of the following:

- Removal of the onions from the field;
- 14 days after lifting or digging; or
- June 30 for all storage onions.

Important Dates

Sales Closing/Cancellation.....August 31, 2015
 Final Planting.....October 30, 2015
 Acreage Reporting..... November 15, 2015
 Premium Billing.....July 1, 2016
 Termination.....August 31, 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. For example, if you choose the 65-percent coverage level, your premium share would be 41 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 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.....\$7.80 per cwt.

Late and Prevented Planting

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

Loss Example

Assume 75-percent coverage, 100-percent price election of \$7.80 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 7.80 | Price election |
| \$780 | 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: www.rma.usda.gov/tools/agent.html.

Contact Us

USDA/Risk Management Agency
Davis Regional Office
430 G Street, #4168
Davis, CA 95616
Telephone: (530) 792-5870
Fax: (530) 792-5893
E-mail: rsoca@rma.usda.gov

Download Copies from the Web

Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/ca_rso/.

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