



United States Department of Agriculture  
Risk Management Agency

November 2009

## 2010 COMMODITY INSURANCE FACT SHEET

# Onions

## Georgia

### Crop Insured

The crop insured will be all non-storage type onions of the Bermuda, Granex, or Grano variety grown within the listed counties for which a premium rate is provided on the actuarial table:

- in which you have a share;
- that are planted for harvest as non-storage type onions;
- that are not\* interplanted with another crop, unless the crop is a windbreak crop and the windbreak crop is destroyed within 70 days after completion of seeding or transplanting.; or
- that are not\* planted into an established grass or legume.

\*Unless allowed by the special provisions or by written agreement (see your insurance agent).

### Counties Available

Appling	Bacon	Bulloch	Candler
Dodge	Emanuel	Evans	Irwin
Jeff Davis	Jenkins	Laurens	Long
Montgomery	Pierce	Screven	Seminole
Tattnall	Telfair	Tift	Toombs
Treutlen	Wayne	Wheeler	Worth

### Causes of Loss

Adverse weather conditions  
 Earthquake  
 Failure of irrigation water supply<sup>1</sup>  
 Fire  
 Insects<sup>2</sup>  
 Plant disease<sup>3</sup>  
 Volcanic eruption  
 Wildlife<sup>4</sup>

<sup>1</sup>If caused by an insured peril during the insurance period. <sup>2</sup>But not damage due to insufficient or improper application of pest control measures. <sup>3</sup>But not damage due to insufficient or improper application of disease control measures. <sup>4</sup>Unless control measures have not been taken.

### Insurance Period

Insurance attaches when the crop is planted on or before the final planting date and ends the earlier of:

- total destruction of the onion crop,
- removal of the onions from the field,
- fourteen days after lifting or digging,
- final adjustment of a loss,
- abandonment of the crop, or
- June 1 of the crop year.

### Reporting Requirements

**Acresage Report**—An acresage report is due to your insurance agent by the acresage reporting date to include all acresage (insurable and uninsurable) in the county in which you have a share.

**Notice of 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 (but not later than 15 days after the end of the insurance period); (3) notify your agent at least 15 days before any production from any unit will be sold by direct marketing; and (4) leave representative samples intact for each field of the damaged unit.

### Important Dates

Sales Closing .....August 31  
 Final Planting:  
   For Fall Direct Seeded Irrigated .....October 20  
   For Winter Transplanted Irrigated .....February 1  
 Acresage Report Due:  
   For Fall Direct Seeded Irrigated .....February 1  
   For Winter Transplanted Irrigated.....March 1  
 Premium Billing .....July 1  
 Cancellation/Termination.....August 31

## Definitions

### Production Guarantee:

- First stage of production guarantee—  
35 percent of the final stage production guarantee for direct seeded non-storage onions and 45 percent of the final stage production guarantee for transplanted non-storage onions, unless otherwise specified in the special provisions (see your insurance agent).
- Second stage of production guarantee—  
85 percent of the final stage production guarantee for direct seeded and transplanted non-storage onions (as specified in the special provisions).
- Final stage of production guarantee—  
the quantity of onions (in hundredweight) determined by multiplying the approved yield per acre by the coverage level percentage elected.

**Final stage**—The period extending from the completion of lifting the onions, hand clipping the tops and excessive roots, and placing the onions in a bag or container that is acceptable for field drying or curing until the end of the policy.

**Cancellation/Termination**—The date which this contract may be cancelled or terminated by either you or us by giving written notice on or before August 31.

## Coverage Levels and Premium Subsidies

Coverage level options range from 50 to 75 percent of your average yield. For example, an approved actual production history (APH) yield of 165 cwt per acre would result in a guarantee of 107 cwt per acre at the 65-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For example, if you select 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 (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. There is, however, an administrative fee of \$300 per crop per county, regardless of the acreage.

## Replant Provisions

### (Not available under catastrophic coverage)

A replanting payment is allowed if the crop is damaged by an insurable cause to the extent that the remaining stand will not produce at least 90 percent of your final stage production guarantee for the acreage and it is practical to replant.

## Loss Example

This example is based on one acre of onions, 65-percent coverage level, 100-percent price election of \$20.85 per cwt, an approved APH yield of 165 hundredweight (cwt) per acre, and a total loss during the second stage of production.

165	approved APH yield (cwt /acre)
x .65	coverage level
107	final production guarantee (cwt/acre)
x .85	stage II percentage
91	stage II production guarantee (cwt/acre)
x \$20.85	price election
\$1,897	stage II liability per acre
- \$ 0	value of production to count
<b>\$ 1,897</b>	<b>Indemnity per acre</b>

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