



United States Department of Agriculture
Risk Management Agency

December 2012

2013 COMMODITY INSURANCE FACT SHEET

Cabbage

Florida, Georgia

Crop Insured

All green or red cabbage grown in the county is insurable if:

- You have a share in the crop;
- Planted with inspected transplants (non-hybrid seed is permitted by the special provisions);
- Planted within the planting periods designated in the special provisions;
- Planted for harvest as marketable cabbage for fresh market; and
- Grown on acreage that meets the rotation requirements of the special provisions and is not interplanted with another crop.

Note: Direct-market cabbage is insurable. Savoy cabbage and Chinese cabbage, including other oriental greens, are not insurable. Cabbage marketed as coleslaw is considered fresh-market cabbage.

Counties Available

Florida—Alachua, Flagler, Hillsborough, Manatee, Putnam, and St. Johns

Georgia—Brooks, Colquitt, Tift, and Toombs

Causes of Loss

Adverse weather conditions	Insects ²
Earthquake	Plant disease ³
Failure of irrigation water supply ¹	Volcanic eruption
Fire	Wildlife

¹If caused by an insured peril during the insurance period.

²But not damage due to insufficient or improper application of pest control measures.

³But not damage due to insufficient or improper application of disease control measures.

Note: We will not insure against damage or loss of production due to 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; or 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.

Insurance Period

Coverage begins the date the cabbage is planted within the planting period and ends the earlier of:

- 1) Total destruction of the crop;
- 2) Final adjustment of a loss on a unit;
- 3) Harvest of the crop;
- 4) Abandonment of the crop; or
- 5) The date specified in the policy or the special provisions for the specific area and planting period.

Important Dates

Florida

Alachua, Flagler, Putnam and St. Johns for all practices, and Hillsborough and Manatee County for fall and winter practice:

Sales Closing.....	August 15
Acreage Reporting (Fall Planted).....	November 15
Acreage Reporting (Winter Planted).....	December 15
Acreage Reporting (Spring Planted).....	February 15
Premium Billing.....	June 1

Georgia

Sales Closing.....	July 1
Acreage Reporting (Fall Planted).....	October 15
Acreage Reporting (Spring Planted).....	March 15
Premium Billing.....	May 1

Definitions

Approved Actual Production History Yield—The average of the actual production history (APH) yields, assigned or adjusted yields, or unadjusted transitional yields that your insurance company calculates and approves.

Cancellation/Termination—The date specified in the crop provisions which this contract may be cancelled or terminated by either you or us by giving written notice.

Price Election—The value, per unit of measure, used to determine premiums and indemnity. See your insurance agent for more pricing information. Price

elections are posted on the RMA web site at: <http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser/>

Production Guarantee—Number of hundredweight (cwt) guaranteed per acre, determined by multiplying your approved yield (based on your records) by the coverage level you choose.

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your approved yield. For example, an approved yield of 180 cwt per acre would result in a guarantee of 135 cwt per acre at the 75-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 75-percent coverage level, your premium share would be 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 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.

Insurance Unit Structure

Basic Units—A basic unit, as defined in section 1 of the Basic Provisions. Basic units are also divided into additional basic units, by planting period.

Optional Units—In addition to the requirements of section 34 of the Basic Provisions, optional units may also be established by type.

Replant Provisions

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 production guarantee for the acreage and it is practical to replant. See your insurance agent for detailed requirements for this replant coverage.

Loss Example

Assume 65-percent coverage level, 100-percent price election of \$9.90, 100-percent share, 400 cwt per acre approved actual production history (APH) yield, and 180 cwt production-to-count due to an insurable cause of loss on a one-acre unit in Florida.

400	Cwt per acre APH yield
x .65	Coverage level percentage
260	Cwt per acre guarantee
- 180	Cwt per acre actual production
80	Cwt per acre loss
x \$9.90	Price election
\$792	Indemnity per acre

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 web site: <http://www3.rma.usda.gov/tools/agents/>

Regional Contact

USDA/Risk Management Agency
 Valdosta Regional Office
 106 S. Patterson St., Suite 250
 Valdosta, GA 31601-5673
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