

Valdosta Regional Office - Valdosta, GA

August 2013

Onions Georgia

Crop Insured

All non-storage type onions of the Granex variety grown within the listed counties are insurable if:

- A premium rate is provided on the actuarial table;
- You have a share in the crop;
- The onions are planted for harvest as non-storage type onions;
- The onions 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, unless allowed by the special provisions or written agreement (talk with your agent for more information); or
- The onions are not planted into an established grass or legume unless allowed by the special provisions or written agreement (talk with your agent for more information).

Counties Available

| | | |
|---------|------------|----------|
| Appling | Jeff Davis | Tattnall |
| Bulloch | Laurens | Toombs |
| Candler | Long | Treutlen |
| Emanuel | Montgomery | Wayne |
| Evans | Screven | |

Causes of Loss

- Adverse weather conditions
- Earthquake
- Failure of irrigation water supply, if caused by an insured peril during the insurance year.
- Fire
- Insects, but not damage due to insufficient or improper application of control measures.
- Plant disease, but not damage due to insufficient or improper application of disease control measures.
- Volcanic Eruption
- Wildlife, unless control measures have not been taken.

Insurance Period

Coverage begins when the crop is planted on or before the final planting date and ends with the earliest occurrence of one of the following conditions:

- 1) Total destruction of the onion crop;

- 2) Removal of the onions from the field;
- 3) 14 days after lifting or digging;
- 4) Final adjustment of a loss;
- 5) Abandonment of the crop; or
- 6) June 1.

Reporting Requirements

Acreage Report – You must report all acres of the crop in which you have a share in the county to your insurance agent by the acreage reporting date.

Notice of Loss – You must:

- 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 (See the policy for details).

Important Dates

Sales ClosingAugust 31

Final Planting

Fall Direct Seeded IrrigatedOctober 20

Winter Transplanted IrrigatedFebruary 1

Acreage Report Due

Fall Direct Seeded IrrigatedDecember 15

Winter Transplanted Irrigated.....March 15

Premium BillingJuly 1

Cancellation/Termination.....August 31

Definitions

Production Guarantee -

- First stage of production guarantee - 45 percent of the final stage production guarantee for direct seeded and transplanted non-storage onions.
- Second stage of production guarantee - 85 percent of final stage production guarantee for all non-storage onions.
- Final stage of production guarantee - The quantity of

onions in hundredweight (cwt) determined by multiplying the approved yield, per acre, by the coverage level percentage you choose.

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

Cancellation/Termination – The date 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 approved 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 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 an administrative fee of \$300 per crop per county, regardless of the acreage.

Replant Provisions

(Not available with the catastrophic risk protection policy) A replanting payment is allowed if the crop is damaged by an insurable cause so 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.

Organic/Transitional Organic Practice

Certified organic and transitional organic acreage is insured under the applicable practice. Acreage and production history is in separate APH databases that includes production and acreage from buffer zones. Any yearly average APH yields, for the most recent 4 crop years only, from the transitional acreage database are used in place of transitional yields to establish the certified organic APH.

Loss Example

Assume one acre of onions, 65-percent coverage level, 100-percent price election of \$24.75 per cwt, an approved APH yield of 165 hundredweight (cwt) per acre, and a total loss due to an insurable cause during the second stage of production.

| | |
|----------------|--|
| 165 | Approved APH yield (cwt per acre) |
| x .65 | Coverage level |
| 107 | Final production guarantee (cwt/acre) |
| x .85 | Stage II percentage |
| 91 | Stage II production guarantee (cwt/acre) |
| x \$24.75 | Price election |
| \$2,252 | Stage II liability per acre |
| - \$0 | Value of production-to-count |
| \$2,252 | 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 at: www3.rma.usda.gov/apps/agents/

Contact Us

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