

## Valdosta Regional Office — Valdosta, GA

July 2015

# Onions

## Georgia

### Crop Insured

All non-storage type onions of the Granex variety are insurable if:

- The actuarial documents provide premium rates;
- Planted for harvest as non-storage type onions;
- Not interplanted with another crop, unless the crop is a windbreak crop destroyed within 70 days after completion of seeding or transplanting or allowed by written agreement;
- Not planted into an established grass or legume unless allowed by written agreement; or
- You have a share in the crop.

Talk with your crop insurance agent for more information.

### Counties Available

Insurance coverage is available in Appling, Bulloch, Candler, Emanuel, Evans, Jeff Davis, Laurens, Long, Montgomery, Screven, Tattnall, Toombs, Treutlen, and Wayne counties.

### Causes of Loss

You are protected against the following:

- 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 control measures;
- Volcanic eruption; or
- Wildlife, unless control measures have not been taken.

### Insurance Period

Coverage begins when the crop is planted and ends with the earliest of one of the following:

- Total destruction of the onion crop;
- Removal of the onions from the field;
- 14 days after lifting or digging;

- Final adjustment of a loss;
- Abandonment of the crop; or
- June 1.

### Important Dates

Sales Closing/Cancellation .....	August 31, 2015
Final Planting	
Fall, Direct-Seeded, Irrigated .....	October 20, 2015
Winter, Transplanted, Irrigated .....	February 1, 2016
Acreage Report Due	
Fall, Direct-Seeded, Irrigated .....	December 15, 2015
Winter, Transplanted, Irrigated .....	March 15, 2016
Premium Billing .....	July 1, 2016
Termination .....	August 31, 2016

### Reporting Requirements

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

### Duties in the Event of Damage or Loss

You must perform the following duties in the event of damage or loss:

- Protect the crop from further damage by providing sufficient care;
- 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);
- Notify your agent at least 15 days before any production from any unit will be sold by direct marketing; and
- Leave representative samples intact for each field of the damaged unit (see the policy for details).

### 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 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 Date** - The calendar date when coverage for the crop automatically renews unless cancelled, in writing, by either you or the company, or terminated according to the policy terms.

### 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

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. Replant payments are not available with the catastrophic risk protection policy.

### Organic and Transitional Organic Practice

Certified organic and transitional organic acreage is insured under the applicable practice. Acreage and production history are in separate APH databases that include 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.

### Supplemental Coverage Option (SCO)

This policy endorsement provides additional coverage for a part of your onion policy deductible up to the 86-percent coverage level. SCO may be added to individual yield plans. The coverage is based on your expected crop value.

The trigger for a loss is based on an area loss in yield. Talk with your crop insurance agent for county availability and detailed information on this endorsement.

### Loss Example

Assume one acre of onions, 65-percent coverage level, 100-percent price election of \$24.50 per cwt., an approved APH yield of 165 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 0.65	Coverage level
107	Final production guarantee (cwt per acre)
x 0.85	Stage II percentage
91	Stage II production guarantee (cwt per acre)
x \$24.50	Price election
\$2,230	Stage II liability per acre
- \$0	Value of production-to-count
<b>\$2,230</b>	<b>Indemnity per acre</b>

### Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop 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](http://www.rma.usda.gov/tools/agent.html).

### Contact Us

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