



United States Department of Agriculture
Risk Management Agency

January 2013

2013 COMMODITY INSURANCE FACT SHEET

Onions

Colorado

Crop Insured

Onions are insurable if:

- They are grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share, and
- They are irrigated onions for harvest as storage (dry) onions and non-storage onions excluding green (bunch) or seed onions, chives, garlic, leeks, and scallions.

Onions are not insurable if they are:

- Interplanted with another crop or planted into an established grass or legume.
- Ground-planted to dry (bulb) onions, green (bunch) onions, seed onions, chives, garlic, leek, or scallions in either of the previous 2 crop years unless the ground is properly fumigated.

Counties Available

Onions are insurable in Adams, Delta, Mesa, Montrose, Morgan, Otero, Prowers, Pueblo, and Weld counties. Coverage in other counties may also be available by written agreement if certain criteria are met, including records for at least the 3 most recent years of production history.

Causes of Loss

Adverse weather conditions¹

Earthquake

Failure of irrigation water supply²

Fire³

Insects⁴

Plant disease⁴

Volcanic eruption

Wildlife

¹Such as hail, freeze, excess wind, excess rain, drought, and tornado.

²If caused by an insured cause of loss within the insurance period.

³If due to natural causes.

⁴But not damage due to insufficient or improper application of pest or disease control measures.

Insurance Period

Insurance coverage begins on each unit, or part of a unit, the later of:

- 1) Date we accept your application; or
- 2) When the onions are planted.

Insurance coverage ends at the earliest of:

- 1) Total destruction of the onions on the unit;
- 2) 14 days after lifting or digging;
- 3) Removal from the field;
- 4) Final adjustment of a loss on a unit;
- 5) August 31 for all non-storage onions; or
- 6) October 15 for all storage onions.

Reporting Requirements

Acreage Report—A report of all your onion acreage in the county is due to your crop insurance agent by the acreage reporting date.

Important Dates

Sales Closing.....	February 1
Final Planting Date.....	May 1
Acreage Report Date.....	June 15
Premium Billing Date.....	July 15
End of Insurance ¹	August 31
End of Insurance ²	October 15

¹For all non-storage onions.

²For all storage onions.

Onion Stage Definitions

First stage

- (a) For direct seeded storage and non-storage onions, from planting until the emergence of the fourth leaf; and
- (b) For transplanted storage and non-storage onions, from transplanting of onion plants or sets through the 30th day after transplanting.

Second stage

- (a) For direct seeded storage and non-storage onions, from the emergence of the fourth leaf; and
- (b) For transplanted storage and non-storage onions, from the 31st day after transplanting.

Final stage: The final stage extends from the completion of topping and lifting or digging on the acreage to the end of the insurance period, and is the quantity of onions (in hundredweight) determined by multiplying the approved yield per acre by the coverage level percentage you have chosen.

Coverage Levels and Premium Subsidies

The onion policy guarantees a certain amount of production, depending on the level of coverage you choose. Crop insurance premiums are subsidized as shown. For example, if you choose the 75-percent coverage level, the premium subsidy is 55 percent and your premium share is 45 percent of the base premium.

Subsidy Factor	Percent						
Coverage Level	CAT	0.50	0.55	0.60	0.65	0.70	0.75
Basic Unit	1.000	0.67	0.64	0.64	0.59	0.59	0.55
Optional Unit		0.67	0.64	0.64	0.59	0.59	0.55

Catastrophic Coverage

Catastrophic Risk Protection coverage (CAT) is available at 50 percent of your actual production history (APH) yield and 55 percent of the established price election. The total cost for CAT coverage is an administrative fee of \$300 per crop per county. Administrative fees and premium costs for coverage levels above CAT are \$30 per crop per county.

Price Elections

Price at which you are compensated per cwt in the event of a loss. The price election is based on the percentage of the established price you have chosen. The price election percentage choices for this crop year are 55 percent to 100 percent of the prices shown below.

Red Onions.....	\$17.25 per cwt
Whites Onions.....	\$14.25 per cwt
Yellow Onions.....	\$8.00 per cwt

Insurance Units

Basic Unit: A basic unit includes all of your insurable onion acreage in the county by share arrangement. Premiums are reduced 10 percent for a basic unit.

Optional Unit: If a basic unit consists of two or more sections of land, and certain recordkeeping requirements are met, you may apply for optional units by section and by type. The 10-percent premium discount will not apply.

Replant Provisions*

A replanting payment is allowed if the crop is

damaged by an insurable cause of loss so our appraisal does not exceed 90 percent of your final stage guarantee, and we determine it is practical to replant. The replanting payment will be the lesser of 7 percent of the final stage production guarantee or 18 cwt multiplied by your price election and by your share.

*Not available with CAT insurance

Late and Prevented Planting

These provisions provide protection on acreage that is planted after the final planting date or that cannot be planted due to an insurable cause of loss. Your prevented planting coverage is 35 percent of your production guarantee for timely planted acreage. Please talk to a crop insurance agent for details.

Loss Example

A loss occurs when the crop production falls below the guaranteed cwt amount because of damage from a covered cause of loss. Assume a final stage loss at the 65-percent coverage level, a 100-percent price election of \$8.00 for yellow onions, and an average APH yield of 290 cwt per acre with 0.500 share.

290	APH yield (cwt)
x .65	Coverage level
189	Per acre guarantee (cwt)
x 100	Acres
18,900	Unit guarantee (cwt)
- 15,000	Production (cwt)
3,900	Loss (cwt)
x \$8.00	Price election
\$31,200	Unit indemnity
x .500	Share
\$15,600.00	Final indemnity*

*Figures shown per acre; guarantees and losses are paid by unit. See policy provisions or ask your crop insurance agent for more 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 web site at: <http://www3.rma.usda.gov/apps/agents/>

Regional Contact

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