

Topeka Regional Office — Topeka, KS

Revised January 2015

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 under the Onion Crop Provisions (13-0013).

Onions are not insurable if they are:

- Non-irrigated;
- Interplanted with another crop;
- Planted into an established grass or legume (other than a cover crop) unless the onions are interplanted with a windbreak crop and the windbreak crop is destroyed within 70 days after completion of seeding or transplanting;
- Cipolline, pearl, or any variety of small diameter specialty onions unless by written agreement;
- Onions planted for processing unless specifically covered by written agreement; and
- Ground planted to dry (bulb) onions, green (bunch) onions, seed onions, chives, garlic, leek, or scallions in either of the previous two 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 individual written agreement if certain criteria are met, including records for at least the three most recent years of production history for onions or a similar crop.

Causes of Loss

You are protected against the following:

- Adverse weather conditions, including natural

perils such as hail, frost, freeze, wind, drought, and excess moisture;

- Fire, if caused by an insured peril during the insurance year;
- Insect damage, 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;
- Wildlife;
- Earthquake;
- Volcanic eruption; or
- Failure of irrigation water supply, if caused by an insured peril during the insurance year.

Insurance Period

Insurance coverage begins on the later of:

- Date your application is accepted; or
- Date when the onions are planted.

Insurance coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss on the unit;
- Abandonment of the crop;
- August 31 for all non-storage onions; or
- October 15 for all storage onions.

Reporting Requirements

Acreage Report - You must give a report to your crop insurance agent of all your onions acreage in the county by the acreage reporting date.

Important Dates

Sales Closing Date.....	February 1, 2015
Cancellation Date.....	February 1, 2015
Final Planting Date.....	May 1, 2015
Acreage Report Date.....	June 15, 2015
Premium Billing.....	July 15, 2015
End of Insurance - Non-Storage...	August 31, 2015
End of the Insurance - Storage....	October 15, 2015

Onion Stage Definitions

First stage - For direct seeded storage and non-storage onions, from planting until the emergence of the fourth leaf; and for transplanted storage and non-storage onions, from transplanting of onion plants or sets 30 days after transplanting.

Second stage - For direct seeded storage and non-storage onions, from the emergence of the fourth leaf; and for transplanted storage and non-storage onions, 31 days after transplanting.

Harvest - Removal of the onions from the field after topping and lifting or digging.

Final stage - Final stage extends from the completion of topping and lifting or digging on the acreage until 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 elected.

Coverage Levels and Premium Subsidies

Onions may be insured at the coverage levels shown in the table. Crop insurance premiums are subsidized as shown. If you select 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						
	CAT	0.50	0.55	0.60	0.65	0.70	0.75
Coverage Level	CAT	0.50	0.55	0.60	0.65	0.70	0.75
Basic Unit	1.000	0.670	0.640	0.640	0.590	0.590	0.550
Optional unit		0.670	0.640	0.640	0.590	0.590	0.550

For coverage levels above the Catastrophic Risk Protection (CAT) level, in addition to premium costs, administrative fees are \$30 per crop per county.

Catastrophic Coverage

CAT coverage 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, regardless of the acreage.

Price Elections

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

Red Onions \$17.00 per cwt.
Whites Onions \$13.00 per cwt.
Yellow Onions \$8.50 per cwt.

The contract price is only available for certified organic onions. See the Contract Price Addendum for details.

Insurance Units

Basic Unit - A basic unit includes all of your insurable onions 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. The 10 percent premium discount will not apply.

Insurance Plans

APH is the only plan of insurance available for onions. The production guarantee is based on individual yield history. Optional and basic units are available.

Replant Provisions

A replanting payment is allowed only if the crop is damaged by a covered cause of loss to the extent that the remaining stand will not produce at least 90 percent of your production guarantee and it is practical to replant. The maximum replanting payment will be your actual cost, but will not exceed the lesser of 7 percent of the final stage guarantee multiplied by your price election; or 18 hundredweight multiplied by your price election. When onions are replanted using a practice that is uninsurable as an original planting, the liability for the unit will be reduced by the amount of the replanting payment. The premium amount will not be reduced. Replant payments are not available under CAT.

Late Planting

The late planting period is not available for onions.

Prevented Planting

These provisions provide protection on acreage that cannot be planted. Your prevented planting coverage will be 35 percent of your final stage production guarantee for timely planted acreage. Additional

prevented planting coverage levels are not available for onions.

Haying or grazing a cover crop will not impact eligibility for a prevented planting payment provided such action did not contribute to the acreage being prevented from planting. Please consult a crop insurance agent for details.

Harvested Final Stage Loss Example

A loss occurs when the crop production falls below the guaranteed cwt. amount as a result of damage from a covered cause of loss.

This example assumes a final stage loss at the 65-percent coverage level, a 100 percent price election of \$8.50 for Yellow onions, and an average APH yield of 290 cwt. per acre with 0.500 share. (APH yield x coverage level x unit acres - production x price election x share)

290	cwt. APH yield
<u>x 0.65</u>	coverage level
189	cwt. per acre guarantee
<u>x 100</u>	acres
18,900	cwt. unit guarantee
- 15,000	cwt. production
3,900	cwt. loss
<u>x \$8.50</u>	price election
\$33,150	unit indemnity
<u>x 0.500</u>	share
\$16,575.00	Final indemnity

Figures shown by 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 RMA's website at: www3.rma.usda.gov/apps/agents/.

Contact Us

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