

## St. Paul Regional Office — St. Paul, MN

Revised March 2015

# Cabbage

## Wisconsin

### Crop Insured

All cabbage is insurable if:

- Grown in the county on insurable acreage;
- Premium rates are provided; and
- You have a share.

The cabbage types insurable are green (fresh or processing) and red (fresh or processing).

All processing cabbage must be grown under and in accordance with the requirements of a processor contract executed on or before the acreage reporting date.

Direct marketed cabbage is insurable per the special provisions. Savoy cabbage and Chinese cabbage, including other Oriental greens, are not insurable. Also review the acreage limitations statement on the Special Provisions. Contact a crop insurance agent for further explanation.

### Counties Available

See actuarial documents at <http://webapp.rma.usda.gov/apps/actuarialinformationbrowser2015/CropCriteria.aspx> for insurable counties. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions such as natural perils of hail, frost, freeze, wind, drought, and excess moisture;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if due to natural causes;
- Insects and plant disease, but not damage due to insufficient or improper application of pest or disease control measures; or

- Wildlife.

### Insurance Period

Insurance coverage begins when the cabbage is planted, and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- November 5, 2015.

### Reporting Requirements

**Acreage Report** - You must give a report of all your cabbage acreage in the county by the acreage reporting date.

### Important Dates

Sales Closing .....	March 15, 2015
Earliest Planting .....	April 30, 2015
Final Planting (Fresh & Processing) .....	July 15, 2015
Acreage Reporting .....	August 15, 2015
Premium Billing .....	September 15, 2015
Production Reporting .....	April 29, 2016

### Definitions

**Cabbage** - Plants of the family Brassicaceae and the genus *Brassica*, grown for their compact heads and used for human consumption.

**APH Yield** - Actual production history (APH) yield used to determine the production guarantee. The APH yield is based on up to 10 years of actual and/or assigned yields.

**Unit** - The insurable acreage used to determine the APH yield, the production guarantee, and any indemnity (loss payment).

**Marketable Cabbage** - Cabbage that is sold or grades at least: (a) U.S. Commercial for fresh market cabbage; or (b) U.S. No. 2 for processing cabbage.

**Rotation Requirement** - Insurance will not attach to any acreage planted to cabbage or any other Brassicaceae crop (such as cauliflower or broccoli) in two out of the last three crop years. Note: The Brassicaceae family was formerly known as the Cruciferae or crucifer family.

**Direct Marketing** - Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper or buyer.

**Type** - Green or red cabbage as designated in the Special Provisions.

### Coverage Levels and Premium Subsidies

Cabbage may be insured at the coverage levels shown in the following table. Crop insurance premiums are subsidized as shown. For example if you select the 75-percent coverage level, your coverage is 75 percent of your approved APH yield, the premium subsidy is 55 percent, and your premium share is 45 percent of the base premium. Catastrophic Risk Protection (CAT) coverage is available at 50 percent of your 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. Administrative fees, in addition to premium costs, for coverage levels above CAT are \$30 per crop per county.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Subsidy	67	64	64	59	59	55
Your Share	33	36	36	41	41	45

### Price Elections

Price of compensation per hundredweight (cwt.) in case of loss:

Established price (fresh) ..... \$11.90 per cwt.

Established price (processing) ..... \$3.50 per cwt.

### Unit Division

**Basic Unit (BU)** - A basic unit includes all of your insurable cabbage acreage in the county by share arrangement. Premium discounts apply.

**Optional Unit (OU)** - 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.

### Insurance Plan

APH is the only plan of insurance available for cabbage. The production guarantee is based on your individual yield history.

### 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 replant payment will be 30 hundredweight for reseeding and 57 hundredweight for transplanting, times your price election, times your insured share. No replanting payment will be made on acreage initially planted prior to the earliest planting date. Replanting payments are not available with CAT coverage.

### Loss Example

A loss occurs when the hundredweight of cabbage produced for the unit falls below the production guarantee as a result of damage from a covered cause of loss.

**Fresh Market Example:** This example assumes a 360 cwt. per acre APH yield for fresh market, 65-percent coverage level, and basic unit coverage.

360	Cwt. per acre yield
x 0.65	Coverage level
234.0	Cwt. guarantee
- 190.0	Cwt. per acre actually produced
44.0	Cwt. per acre loss
x 11.90	Price election
\$523.60	Gross indemnity
- \$114.00	Premium per acre
<b>\$409.60</b>	<b>Net indemnity</b>

**Processing Example:** This example assumes a 590 cwt. per acre APH yield for processing, 65-percent coverage level, and basic unit coverage.

590	Cwt. per acre yield
x 0.65	Coverage level
383.5	Cwt. guarantee
- 300.0	Cwt. per acre actually produced
83.5	Cwt. per acre loss
x \$3.50	Price election
\$292.25	Gross indemnity
- \$55.00	Premium per acre
<b>\$237.25</b>	<b>Net indemnity</b>

Figures shown on a per acre basis; guarantees and losses are paid on a unit basis. See policy provisions.

### 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 website at [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

## Contact Us

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