



United States Department of Agriculture
Risk Management Agency

January 2012

2012 COMMODITY INSURANCE FACT SHEET

Cabbage

Virginia

Crop Insured

Cabbage is insured by type (green or red cabbage, fresh cabbage only), and practice (Early Spring and Summer Planted) as specified in the Special Provisions of Insurance. Cabbage to be marketed as cole-slaw is considered fresh-market cabbage and will be insurable as fresh cabbage. Direct marketed cabbage and organic farming practices are insurable as specified in the Special Provisions. The policy does not cover Savoy cabbage or Chinese cabbage, including other Oriental greens. Cabbage interplanted with another crop is not insurable. To be insured cabbage must be:

- From the family Brassicaceae and genus Brassica;
- Planted with inspected transplants;
- Planted within the planting periods as designated in the **Important Dates** table shown below;
- Grown to be sold as fresh cabbage, and
- Planted in rows wide enough to permit mechanical cultivation unless otherwise approved by written agreement.

Counties Available

Cabbage insurance is available in Carroll County. Cabbage may be insurable in other counties by written agreement if specific criteria are met.

Insurance Period

Coverage begins the date the latter of the date of application or when the cabbage is planted in each planting period. The end of the insurance period is the earlier of: (1) harvest of the crop, (2) the date the crop should have been harvested, (3) final adjustment of a claim, (4) total destruction of the crop, (5) abandonment of the crop, or (6) Spring planting July 31 and Summer planting November 15.

Causes of Loss

- Adverse weather conditions¹
- Failure of the irrigation water supply²
- Fire
- Insects and plant disease³
- Wildlife

¹Including hail, drought, wind, freeze. ²Unless control measures are insufficient or improperly applied. ³If caused by an insured peril during insurance period.

Exclusions:

- Land on which **Clubroot** has been detected within the past 10 years;
- Land on which **Blackleg or Black Rot** was present in any of the previous 4 years;
- Quarantine, boycott, refusal of buyer to accept production, or any other failure to market the cabbage for any reason, other than actual physical damage from an insured cause of loss;
- Damage that occurs or becomes evident after the end of the insurance period, including damage that occurs or becomes evident after the cabbage has been placed in storage;
- Acreage that has been planted to cabbage or any other crop of the Brassicaceae (or Cruciferae) family (for example, cauliflower or broccoli) in either of the two previous crop years;
- Acreage planted by Direct Seeding;
- Sold by Direct Marketing, and
- Cabbage grown for processing.

Important Dates

Sales Closing Date	March 15, 2012
Earliest Spring Planting Date*	March 16, 2012
Early Spring Final Planting Date	April 15, 2012
Early Spring Acreage Reporting Date..	April 15, 2012
Earliest Summer Planting Date.....	April 16, 2012
Summer Final Planting Date.....	July 15, 2012
Summer Acreage Reporting Date.....	July 15, 2012

*See Special Provisions for planting date limitations

Definitions

Damaged cabbage production—Fresh market cabbage that fails to grade U.S. Commercial or better in accordance with the United States Standards for Grades of Cabbage.

Inspected transplants—Cabbage plants that have been found to meet the standards of the public agency responsible for the inspection process within the State in which they are grown.

Marketable cabbage—Cabbage that is sold or grades at least U.S. Commercial for fresh market cabbage.

Price Election

Fresh: \$10.85

Prices are posted on the RMA Web site at:

<http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser/Default.aspx>

Duties in the Event of Damage or Loss

(1) If crop damage occurs 15 days or more prior to beginning of harvest, give notice within 72 hours of discovery; (2) If damage occurs within 15 days of harvest or during harvest, give notice immediately so that a crop inspection can be performed;¹ (3) If any acreage on the unit will not be harvested, give notice at least 15 days before harvest would normally begin; (4) If any acreage will be put to a use other than the use identified on the acreage report (fresh), give notice at the beginning of harvest.

¹Leave representative samples of the unharvested crop that are at least 3 rows wide and extend the entire length of each field in the unit; samples must not be harvested or destroyed until an inspection is complete.

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown in the table below. For example, an average yield of 400 cwt. per acre results in a guarantee of 300 cwt. per acre at the 75-percent coverage level.

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 (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$300, regardless of the acreage.

Loss Example

This example is based on 65-percent coverage level for summer planted fresh market green cabbage with an APH average yield of 400 cwt. per acre.

400	Cwt. per acre average yield
x .65	Coverage level percentage
260	Cwt. per acre guarantee
– 160	Cwt. produced per acre
100	Cwt. loss per acre
x \$10.85	Price election
\$1085	Indemnity per acre
– \$86	Estimated premium per acre
\$999	Net indemnity per acre

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