



United States Department of Agriculture
Risk Management Agency

November 2012

2013 COMMODITY INSURANCE FACT SHEET

Onion

Idaho, Oregon, and Washington

Crop Insured

All storage and non-storage onions are insurable (except green [bunch] or seed onions, chives, garlic, leeks, shallots, and scallions) in a county where a premium rate has been established.

Cipolline, pearl, or any variety of small-diameter, specialty onions are not insurable unless by written agreement. Onions planted for processing are only insurable in Klamath and Morrow counties in Oregon. These onion types may be insurable in other counties by written agreement. Talk to your insurance agent for more details

Counties Available

Idaho —Canyon,* Owyhee,* Payette,* and Washington*

Oregon —Klamath,** Malheur,* Marion, Morrow,** Umatilla, and Washington

Washington —Adams, Benton, Franklin, Grant, Walla Walla, and Yakima

*/** Separate onion fact sheets are available that outline program benefits to onion growers in these counties.

* **Quality Coverage** —For spring-planted, storage-type, onion production.

** **Processing Onions** —Spring-planted, white, and yellow storage type varieties planted and contracted for dehydration and processing only.

Causes of Loss

Adverse weather conditions¹

Earthquake

Failure of irrigation water supply²

Fire²

Insects³

Plant disease³

Volcanic Eruption

Wildlife

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured peril during the insurance period.

³But not damage due to insufficient or improper application of control measures.

Important Dates

Acres Reporting —Fall planted onions is December 15 (Umatilla/Walla Walla only); spring planted onions is July 15

Cancellation Dates —Umatilla County, OR and Walla Walla County, WA – August 31; all other Pacific Northwest Counties - February 1.

Final Planting —Fall planted onions is September 15 (Umatilla/Walla Walla only); spring planted onions varies by county; processing type in Klamath county is May 15 and Morrow County is April 20.

Sales Closing Dates —Fall planted (for example, Walla Walla Sweet) onions is August 31 (Umatilla/Walla Walla only); spring planted onions is February 1.

Insurance Period

The insurance period ends the **earliest** of:

- 1) Total destruction of the crop;
- 2) Abandonment;
- 3) Removal of the onions from the field;
- 4) 14 days after lifting or digging;
- 5) Final adjustment of a loss; or
- 6) the calendar date for the end of the insurance period:

which is **July 31** for Walla Walla Sweets and any other fall-planted non-storage onions in the states of Oregon and Washington; **August 31** for all non-storage onions; and **October 15** for all storage onions with the exception of Klamath County, Oregon with an end of insurance of **November 7**.

Price Elections

Price at which you are compensated per hundredweight in the event of a loss. Choice of 55 to 100 percent of the expected market price. The price elections you choose for each type must have the same percentage relationship to the maximum price offered by us for each type. For example, if you choose 100 percent of the maximum price election for one type, you must also choose 100 percent of the maximum price election for all other types. (Please check with your

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

crop insurance agent for the current crop year price election changes.)

Production Guarantees

Based on actual production history (APH) reported to your crop insurance agent or company, with your choice of 50 to 75 percent of your approved average yield (in 5-percent increments). Production guarantees are dependent on stages of growth development.

Separate stage guarantee adjustments are applicable to Klamath County, Oregon. See your crop insurance agent for further details.

Late Planting

The planting provisions of the basic provisions are applicable. Contact your crop insurance agent for specific details.

Prevented Planting

Prevented planting coverage will be 35 percent of the final stage production guarantee for timely planted acreage.

Replant Payment

A replanting payment is allowed if the crop is damaged by an insurable cause of loss to the extent that the remaining stand will not produce at least 90 percent of the final stage production guarantee for the acreage and we determine that it is practical to replant. Replant payments are not applicable to onions insured under the CAT endorsement.

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. Waivers of administrative fees for **all** coverage levels (CAT and additional) are available for limited resource farmers.

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: <http://www3.rma.usda.gov/tools/agents/>

Regional Contact

USDA/Risk Management Agency
Spokane Regional Office
11707 E Sprague Ave #201
Spokane Valley, WA 99206
Telephone: (509) 228-6320
Fax: (509) 228-6321
E-mail: rsowa@rma.usda.gov

Download Copies from the Web

Visit our online fact sheets page at: http://www.rma.usda.gov/aboutrma/fields/wa_rso/

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotope, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.