

Spokane Regional Office — Spokane, WA

Revised December 2015

# Storage Onions

## Quality Enhanced Coverage in Idaho and Oregon

### Crop Insured

You must have a basic onion crop insurance policy in force for this coverage to be in effect. This information is specific to storage type onions grown in approved counties. Please see the Spokane Regional Office’s onion crop insurance fact sheet at [www.rma.usda.gov/fields/wa\\_rso/2016/onion.pdf](http://www.rma.usda.gov/fields/wa_rso/2016/onion.pdf) for more information about basic coverage.

### Counties Available

**Idaho** - Canyon, Owyhee, Payette, and Washington counties.

**Oregon** - Malheur County.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of the irrigation water supply, if caused by an insured cause of loss that occurs during the insurance period;
- Fire;
- Insects and plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

### Important Dates

Sales Closing ..... February 1, 2016  
 Final Planting Date ..... April 20, 2016  
 Acreage Report Date ..... July 15, 2016

### Quality Enhanced Coverage

Grower receipts may be reduced when storage type onions fail to achieve the expected percentage of Jumbo and larger sizes (Jumbo+). The production-to-count is adjusted, based on the percentage of the onion

crop that is Jumbo and larger. For each percentage point below 80 percent, 0.6 of a percentage point of the total yield is determined to be production-not-to-count. For each 5-percent reduction below 80 percent, 3 percent of the total yield is determined to be production-not-to-count. All percentage points of damage are rounded to the nearest 0.1 percent. All onion weight is measured in hundredweight (cwt.). See below for an example of how to calculate your production-to-count.

### Formula

Production-to-count = {100 percent - [(80 percent - actual percent Jumbo+) • 0.60]} • yield

### Example

240.8cwt. = {1 - [(0.80 - 0.280) • 0.60]} • 350cwt.

### Settlement of a Claim

If the damage to your onions is greater than the percentage shown in the special provisions, no production will be counted for that unit unless you sell the damaged production. If sold, the weight (in hundredweight) of onions sold is adjusted by dividing the price you received for the damaged onions by the price election and multiplying that number by the hundredweight sold.

### Loss Example

Assume you have 533 cwt. per acre actual production history, a 400 cwt. per acre production guarantee (a 75 -percent guarantee), your target is 426 cwt. Jumbo+ (80 percent Jumbo+). Your actual US No. 1 Harvested is 350cwt. Your actual Jumbo+ is 98 cwt., (28 percent of 350 cwt).

*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.*

**Step 1: List the different types of production harvested.**

**Production**

Colossal	9 cwt.
Jumbo	89 cwt.
Medium	245 cwt.
Small	7 cwt.
Total	350 cwt.
Jumbo+	98 cwt.

**Step 2: Find your quality reduction.**

Assume you have production of 350 cwt. per acre. This is 50 cwt. per acre below the production guarantee of 400 cwt. Assume the portion of the onions sizing Jumbo+ is equal to 28 percent. Subtract 28 percent from the expected 80 percent. This gives you a difference of 52 percent. Then multiple 52 by 0.6. This gives you 31.2 percentage points. Your actual total yield, 350 cwt., is then multiplied by 0.312 (31.2 percent). This equals 109.2 cwt. is then entered into the loss calculation.

**Step 3: Calculate your loss.**

Quality Enhanced Production Loss

400	cwt. guarantee
- 350	cwt. harvested production
50	cwt. production shortfall
+ 109.2	cwt. quality reduction
159.2	cwt. per acre deficiency
x \$3.90	Price election (spring planted yellows)
<b>\$620.88</b>	<b>Indemnity due policyholder</b>

See the example on the first page for production-to-count. You can also solve for production by subtracting your guarantee from your deficiency. For example, take the 400 cwt. guarantee from the example above and subtract the 159.2 cwt. per acre deficiency and you have 240.8 cwt. production.

**Where to Buy Crop Insurance**

All multi-peril crop insurance, including CAT policies, are available from private crop insurance agents. A list of crop insurance agents is available at any USDA Service Center or on the RMA website [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

**Regional Contact**

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