



United States Department of Agriculture
Risk Management Agency

October 2007

2008 COMMODITY INSURANCE FACT SHEET

Cabbage (Pilot)

Florida, Georgia, South Carolina

Crop Insured

The crop insured will be all the green or red cabbage grown in the county for which you have a share, and that are:

- Planted with inspected transplants or hybrid seed (unless otherwise permitted or restricted by the special provisions);
- Planted within the planting periods designated in the special provisions;
- Planted for harvest as marketable cabbage for fresh market; and
- Grown on acreage that meets the rotation requirements of the special provisions and is not interplanted with another crop or sold by direct marketing unless allowed by special provisions.

Note: Savoy cabbage and Chinese cabbage, including other oriental greens, are not insurable.

Counties Available

Florida: Flagler, Putnam, and St. Johns

Georgia: Colquitt and Rabun

South Carolina: Horry

Causes of Loss

Adverse weather conditions

Earthquake

Failure of irrigation water supply¹

Fire

Insects²

Plant disease³

Volcanic eruption

Wildlife

¹If caused by an insured peril during the insurance period. ²But not damage due to insufficient or improper application of pest control measures. ³But not damage due to insufficient or improper application of disease control measures.

We will not insure against damage or loss of production due to 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; or 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.

Insurance Period

Coverage begins the date the cabbage is planted within the planting period and ends at the earlier of:

- total destruction of the crop,
- final adjustment of a loss on a unit,
- harvest of the crop,
- abandonment of the crop, or
- the date specified in the policy for the specific area and planting period.

Reporting Requirements

Acreage Report—An acreage report is due to your insurance agent by the acreage reporting date to include all acreage (insurable and uninsurable) in the county in which you have a share.

Notice of Loss—In the event of a loss, you must: (1) Protect the crop from further damage by providing sufficient care; (2) notify your agent within 72 hours of your initial discovery of damage and within 15 days prior to harvest; (3) not dispose of or sell the damaged crop, or store the insured crop before an appraisal is made; and (4) notify your agent at least 15 days before any production from any unit will be sold by direct marketing. Also, if damage is discovered within 15 days of harvest, or during harvest, you must leave representative samples intact for each field of the damaged unit.

Important Dates

Contact your crop insurance agent for a listing of important dates.

Definitions

Production Guarantee— Number of hundredweight guaranteed per acre, determined by multiplying your average yield (based on your records) times the coverage level you elect.

Cancellation/Termination— The date specified in the crop provisions which this contract may be cancelled or terminated by either you or us by giving written notice.

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75-percent of your average yield. For example, an average yield of 180 cwt per acre would result in a guarantee of 135 cwt per acre at the 75-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 75-percent coverage level, your premium share would be 45-percent of the base premium.

Item	Percent					
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 average yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you. There is, however, an administrative fee of \$100 per county, regardless of the acreage.

Replant Provisions

A replanting payment is allowed if the crop is damaged by an insurable cause to the extent that the remaining stand will not produce at least 90-percent of your production guarantee for the acreage and it is practical to replant. See you insurance agent for detailed requirements for this replant coverage.

Loss Example

This example is based on 65-percent coverage level, 100-percent price election, 400 hundredweight (cwt) per acre average yield, and production of 180 cwt on a one-acre unit in Florida.

400	Cwt per acre average yield
<u>x .65</u>	Coverage level percentage
260	Cwt per acre guarantee
<u>-180</u>	Cwt per acre actual production
80	Cwt per acre loss
<u>x \$8.85</u>	Price election
\$708	Indemnity per acre

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