

Onion Crop Insurance Program

- Crop Provisions – 17-0013 -

IMPORTANT DATES

Sales Closing Date | February 1st
 Acreage Reporting Date | June 15th
 Billing Date | August 15th

End of Insurance | October 15th
 Final Plant Date | May 10th

Insurable Counties

New York	Cayuga, Genesee, Madison, Oneida, Ontario, Orange, Orleans, Oswego, Seneca, Steuben, Wayne, Yates
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Established Onion Prices

Yellows: \$11.80/cwt	\$6.49/cwt Catastrophic (CAT)
Reds: \$24.20/cwt	\$13.31/cwt Catastrophic (CAT)
Whites: \$19.40/cwt	\$10.67/cwt Catastrophic (CAT)

Coverage Levels & Premium Support

Coverage Level	50/55 (CAT)	50/100	55/100	60/100	65/100	70/100	75/100
Federal Subsidy	100%	67%	64%	64%	59%	59%	55%
Your Portion of Premium	-	33%	36%	36%	41%	41%	45%

*A \$300 administrative fee is charged for CAT coverage. A \$30 administrative fee is charged buy up coverage.

Unit Structure Options

	Optional Units (OU)	Basic Unit (BU)
Claims Adjusted By	Type and practice, each type or practice stands on its own in the event of a claim.	All acres of the crop in the county as one unit.
Record Keeping Requirements	Growers required to maintain production records by type and practice.	Total production by crop by county.
Additional Qualification Requirements		Standard policy unit structure. The only unit structure option with CAT.

Production Reporting

If production evidence does not match the production certified by you on your production report, assigned yields will apply and optional units (if applicable) will be combined if it is determined that production was over-reported by more than 5% on any database.

Coverage and Price Election Choices

Options Available	About
Protection Against Production Shortfall	When actual yield falls below your guarantee.
Prevented Planting	35% of the per acre dollar value of planted acres on policy. See Prevented Planting pg. 2
Replant	Not available on CAT policies. Payment varies by crop. See Policy
Yield Adjustment Option	If your production falls below 60% of the county T-Yield, your low yield will be replaced with 60% of the T-yield.
Pilot Stage Removal Option	Must be initially elected by sales closing date and will continue thereafter until cancelled. Not eligible on CAT policies. Your production guarantee under this option will be your final stage production guarantee. Choosing this benefit will result in a premium increase of 20%
Supplemental Coverage Option	Provides additional coverage for a portion of your underlying crop insurance policy deductible. Not available on ground covered by ARC.
Yield Exclusion Option	Eligible crop years in which producers may elect to exclude actual yields from their actual production history. Years are eligible when the average per planted acreage yield for the county was at least 50 percent below the simple average for the previous 10 consecutive crop years.

Stages & Insurance Guarantees - at least 75% of the plants on such acreage must meet the stage description to qualify for the applicable stage guarantee.

Final Stage Guarantee - Determined by multiplying the approved yield per acre by the coverage level percentage.

Stage	Planting	Description of Stage	% of Guarantee
1 st	Direct seeded	From planting to emergence of 4 th leaf	50% of final stage guarantee
	Transplanted	From transplanting to 30 th day thereafter	50% of final stage guarantee
2 nd	Direct seeded	From emergence of 4 th leaf	80% of final stage guarantee
	Transplanted	From the 31 st day of transplanting	80% of final stage guarantee
Final	Both	From topping & lifting to end of ins. period	100% of final stage guarantee

Perils Insured Against

- **Adverse Weather Conditions**
- **Fire**
- **Insects** (but not damage due to insufficient or improper application of pest control measures)
- **Plant Disease** (but not damage due to insufficient or improper application of disease control measures)
- **Wildlife** (unless control measures have not been taken)
- Earthquake, Volcanic Eruption, Failure of Irrigation water supply (if caused by an insured peril that occurs during the insurance period)

If the damage to harvested or unharvested onion production exceeds 50%, no production will be counted for that unit or portion of a unit unless onion production from that acreage is sold.

(Only Applies to Mature Onion Production).

Record Retention

You must retain, and provide upon request:

- Complete records of the planting, replanting, inputs, production, harvesting, and disposition of the insured crop on each unit for three years after the end of the crop year.
- All records used to establish the amount of production you certified on your production reports used to compute your approved yield for three years after the end of the crop year for which you initially certified such records.
- Claims that equal or exceed \$200,000 will require a High Dollar Claim review that will require the above mentioned review of actual production records.
- Production to Count – (production that is included to establish your average yield (APH))
 - All onions meeting policy requirements that are 1 3/4 inches in diameter or larger in size. Field-run production must be adjusted by .85 factor to meet policy grade standards.

Insured Crop

ALL the storage and non-storage onions (excluding green (bunch) or seed onions, chives, garlic, leeks, shallots, and scallions) in the county for which a premium rate is provided by the actuarial documents. Cipolline, pearl, or any variety of small diameter specialty onions are not insurable unless by written agreement. Onions planted for processing intended use are not insurable unless by written agreement.

Replant Payments

** 20 acres or 20% of the crop acreage in the unit – whichever is less**

The replant payment will be the producer's actual cost of replanting not to exceed the lesser of:

- Yellow Onions – 22% of the final stage guarantee or 50 hundredweights multiplied by the producer's price election for the type originally planted and by the insured share.
- Red/White Onions – 18% of the final stage guarantee or 33 hundredweights multiplied by the producer's price election for the type originally planted and by the insured share.

Prevented Planting

Prevented planting is the failure to plant the crop with proper equipment by the final plant date. To be eligible for a prevented planting claim the insured must be prevented from planting the insured crop due to an insured cause of loss that was general in the surrounding area which prevented other producers from planting acreage with similar characteristics. Prevented planting acreage must be reported on your insurance acreage report and a Notice of Loss must be submitted timely.

★★★ Important - Conservation Compliance ★★★

To be eligible for premium subsidy paid on behalf by FCIC, it is your responsibility to assure you meet all requirements for: (A) Compliance with the conservation provision; and (B) Filing form AD- 1026 prior to August 15, 2019, or successor form, to be properly identified as in compliance with the conservations provisions.

Refer to USDA/FSA/NRCS for details on the conservation compliance requirements.

This fact sheet is a general overview and should not take the place of the Crop Provisions and/or Special Provisions.

Crop Growers, LLP agents are dedicated to the success of your business through risk management planning. Crop Growers provides a diversified, knowledgeable team of insurance agents who specialize in educating producers on the Federal Crop Insurance program. Crop Growers LLP is an equal opportunity provider.

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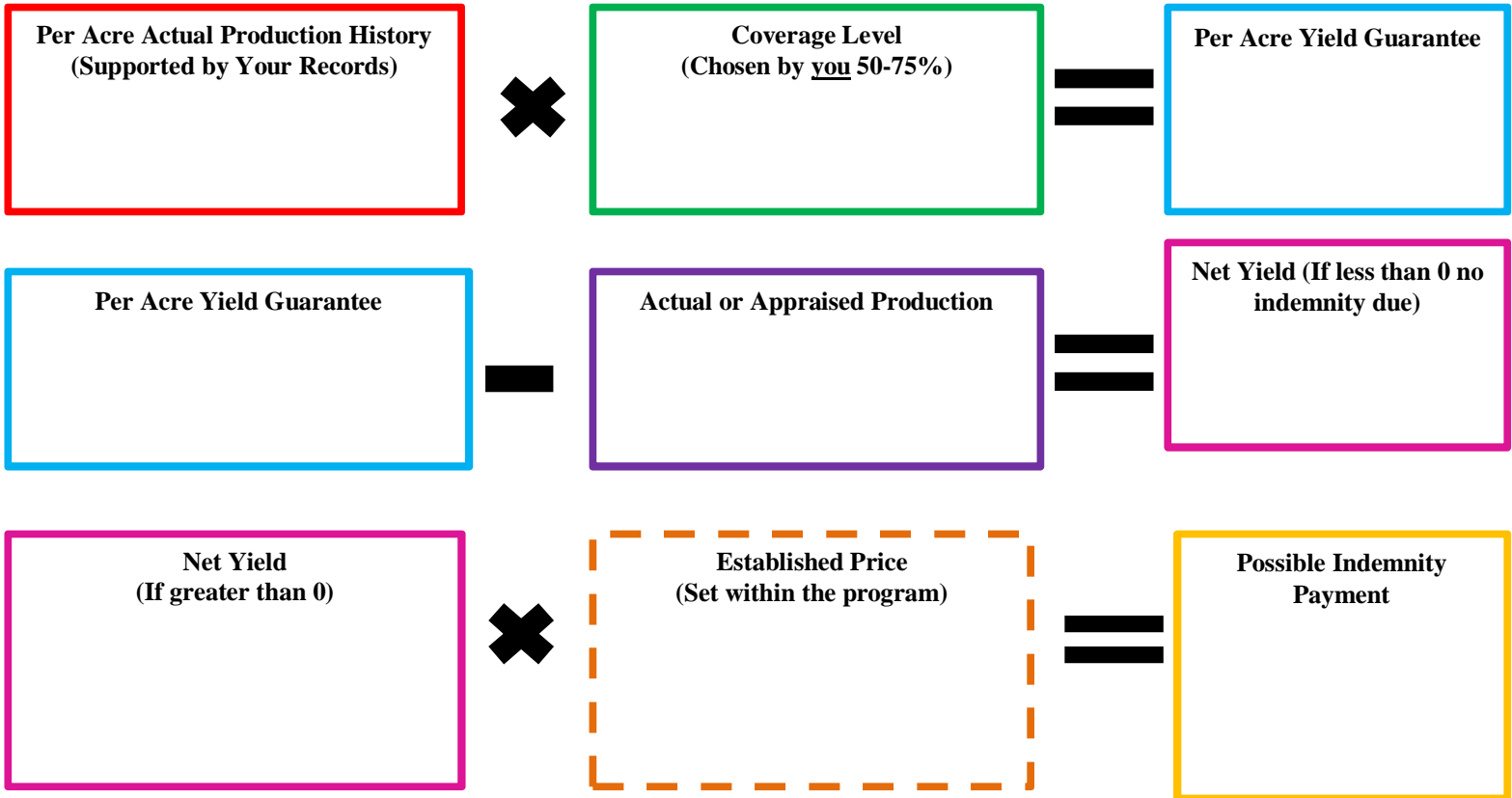
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ONION | YIELD PROTECTION EXAMPLE



For illustration purposes only. Losses will be adjusted per the Loss Adjustment Manual. Your coverage and guarantees may be different based on your actual coverage level, unit structure, production records and history.