

Cabbage Crop Insurance Program

- Crop Provisions – 23-0072 -

IMPORTANT DATES

<p>(NJ) Sales Closing Date March 15th Earliest Planting Date See Actuarial Final Planting Date See Actuarial Acreage Reporting Date See Actuarial Billing Date October 1st End of Insurance See Actuarial Production Reporting April 29th</p>	<p>(NY) Sales Closing Date March 15th Earliest Planting Date April 1st Final Planting Date July 20th Acreage Reporting Date August 15th Billing Date September 15th End of Insurance November 25th Production Reporting April 29th</p>
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Insurable Counties

New Jersey	Atlantic
New York	Cayuga, Genesee, Monroe, Niagara, Ontario, Orleans, Yates

Established Cabbage Prices

Fresh (NJ/NY):	\$18.45/cwt	\$10.15/cwt Catastrophic (CAT)
Processing (NY):	\$4.25/cwt	\$2.34/cwt Catastrophic (CAT)

Coverage Levels & Premium Support

Coverage Level	50/55 (CAT)	50/100	55/100	60/100	65/100	70/100	75/100	80/100	85/100
Federal Subsidy	100%	67%	64%	64%	59%	59%	55%	48%	38%
Your Portion of Premium	-	33%	36%	36%	41%	41%	45%	52%	62%

*A \$655 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, practice, and FSN, Each type, practice, or Farm Serial Number 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, practice, and FSN.	Total production by crop by county.
Additional Qualification Requirements		Standard policy unit structure. The only unit structure option with CAT.

Coverage Options

Options Available	About
Late/Prevented Planting	Late and Prevented planting are not applicable
Replant	Not available on CAT policies. Payment varies by crop. See Policy

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.

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)

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.

Insured Crop

The insured crop will be any of the cabbage designated in the Special Provisions, in which you have a share that you elect to insure, and for which a premium rate is provided by the actuarial documents.

- If your acreage of insurable cabbage for the current crop year exceeds 125% of the greatest number of acres of insurable cabbage that you produced in the county for the three previous crop years, your production guarantee (per acre) will be reduced. Contact your agent for more information.
- Insurance will not attach to any acreage on which cabbage was planted in either of the 2 previous crop years.
- Insurance will not attach to any acreage on which Clubroot was present in any of the previous 10 years.
- Insurance will not attach to any acreage on which Blackleg or Black Rot was present in any of the previous four years

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.

Conservation Compliance

To be eligible for premium subsidy paid on your 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, or successor form, by the premium billing date, to be properly identified as in compliance with the conservations provisions.

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.

CROP GROWERS

Your first choice for crop insurance.

One Technology Place, Suite 3

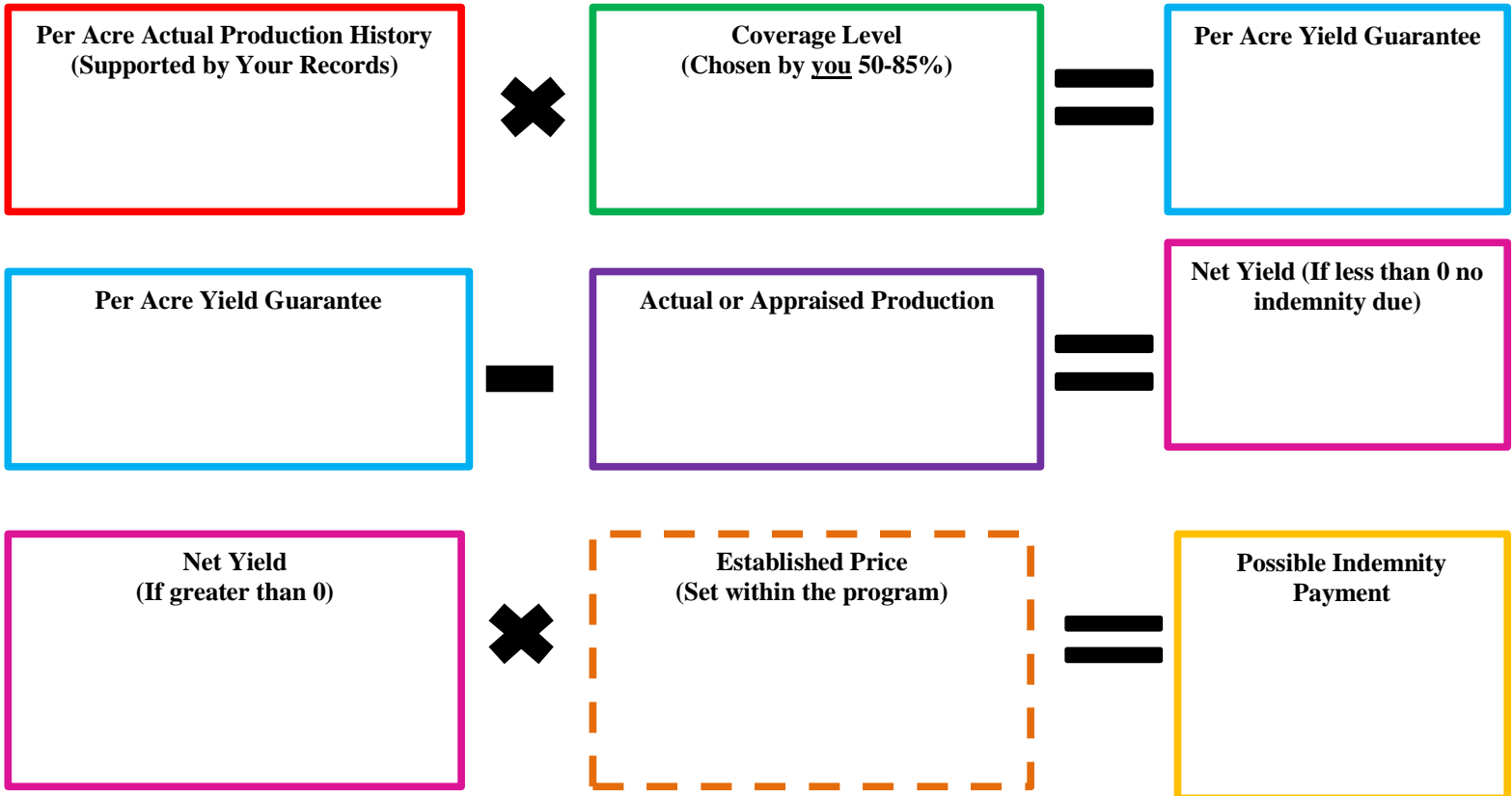
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CABBAGE | YIELD PROTECTION EXAMPLE



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.