



# ONIONS



## ONION CROP INSURANCE

### Crop Insurance for Growers

Crop insurance, like any insurance product, can be extremely complicated. We take the complexity out, making it clear, concise, and easy for you to understand. Our responsibility is to provide a customer-first approach to risk management by working to protect against the many risks our clients take in an understandable, common-sense manner.

Through our experience in the industry, we understand the risks onion growers face. We use this knowledge to design all of our support and educational tools with you in mind.

### Key Information

#### ***Irrigated: Winter Transplanted***

Sales Closing Date - August 31st  
Earliest Plant Date - November 1st  
Final Plant Date - February 1st  
Acreage Reporting Date - March 15th  
Premium Billing Date - July 1st  
Production Reporting Date - October 15th  
End of Insurance - June 1st

#### ***Fall Direct Seeded***

Sales Closing Date - August 31st  
Earliest Plant Date - September 20th  
Final Plant Date - October 20th  
Acreage Reporting Date - November 15th  
Premium Billing Date - July 1st  
Production Reporting Date - October 15th  
End of Insurance - June 1st

### Our Commitment to Excellence

With 40 years of industry experience, we take pride in researching and implementing the latest in technology and risk management services for our clients. Through our commitment to excellence, we have become one of the largest crop insurance agencies in the nation. Our specialized agents and customer service staff look forward to working with you to protect your valuable investment. We work hard to keep you growing. Let us show you how!

*Carden & Associates, Incorporated - We keep you growing...*



# ONIONS

## Description of Coverage Current Crop Year

COVERED PERILS	Adverse Weather Conditions, Fire, Uncontrollable Insects & Disease (where there is no effective control), Wildlife, Earthquake, Volcano, Failure of Irrigation Water Supply (due to a covered loss)
ELIGIBLE CROPS	Granex (non storage)*  <i>*Onions planted for processing are not insurable unless by written agreement</i>
PREVENTED PLANTING	15% of your final stage guarantee
T-YIELDS	Winter Transplanted - 227 CWT* Fall Direct Seeded - 107 CWT*  <i>*Toombs County, GA - other counties may differ</i>
ESTABLISHED PRICE	Winter Transplanted - \$34.80 CWT* Fall Direct Seeded - \$34.80 CWT*  <i>*Toombs County, GA - other counties may differ</i>
MAXIMUM CONTRACT PRICE FACTOR	2.0
PRODUCTION GUARANTEE PER ACRE	<p><b>First Stage</b> Forty-five percent of final stage production guarantee For direct seeded, from planting until the emergence of the fourth leaf For transplanted, from transplanting through the 30th day after transplanting</p> <p><b>Second Stage</b> Direct seeded, from the emergence of the fourth leaf until eligible for final stage, 85% of final stage guarantee  Transplanted, from the 31st day after transplanting until eligible for final stage, 85% of final stage guarantee</p> <p><b>Final Stage</b> Extends from the completion of topping and lifting or digging on the acreage and placing in a bag or other container recognized as an acceptable method for drying</p> <p><b>Production Guarantee</b> Quantity of onions (in hundredweight) determined by your approved yield per acre multiplied by your elected coverage level percentage</p>

## Loss Example Sample Data

*\*Example using Toombs County, GA for Winter Transplanted Onions*

- 50 acres of Winter Transplanted Onions, Final stage
- Production guarantee per acre - 182 CWT \*227 CWT x 80%
- Elected 100% of price - \$34.80
- Total production guarantee - 9,100 CWT \*182 CWT x 50 acres
- Value of production guarantee - \$316,680 \*9,100 CWT x \$34.80
- Production to count - 6,825 CWT
- Value of production to count - \$237,510 \*6,825 CWT x \$34.80

### Loss Calculation

\$316,680 Total production guarantee value  
- \$237,510 Production to count  
**\$79,170 Indemnity**

**Hurricane Insurance Protection (HIP) endorsement is available in select counties**

V.8.22.22



Contact our agents to insure your onions today!

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