



ONIONS



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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 1
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...

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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>
PREVENTATIVE PLANTING	15%
T-YIELDS	Winter Transplanted - 200 CWT* Fall Direct Seeded - 134 CWT* <i>*Toombs County, GA - other counties may differ</i>
ESTABLISHED PRICE	Winter Transplanted - \$33.80 CWT* Fall Direct Seeded - \$33.80 CWT* <i>*Toombs County, GA - other counties may differ</i>
MAXIMUM CONTRACT PRICE FACTOR	2.0
PRODUCTION GUARANTEE PER ACRE	<p>First Stage 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>Second Stage Direct seeded, from the emergence of the fourth leaf until eligible for the 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>Final Stage 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>Production Guarantee 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
- Approved yield - 250 CWT
- Elected 100% of price - \$33.80
- Elected coverage level - 80%
- Covered loss on 20 acres during 2nd stage

2nd stage production guarantee =
170 CWT per acre (200 x .85) (20 acres) = 3,400 CWT

Production guarantee on 30 acres, final stage =
6,000 CWT = (200 CWT x 30 acres)

Value of 2nd stage production guarantee =
3,400 CWT x \$33.80 = \$114,920

Value of final stage production guarantee =
6,000 CWT x \$33.80 = \$202,800

Total value of production guarantee =
\$317,720 = (\$114,920 + \$202,800)

Appraised production on 20 acres, 2nd stage =
2,000 CWT

Harvested production on 30 acres, final stage =
5,250 CWT

Value of total production to count =
\$245,050 = (2,000 CWT + 5,250 CWT) x (\$33.80)

Loss Calculation

\$317,720 Amount of insurance per acre
- \$245,050 Production-to-count
\$72,670 Indemnity

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

Contact our agents to insure your onions today!

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