

Davis Regional Office — Davis, CA

Revised October 2015

Citrus California

Crop Insured

All the citrus crops (listed below) are insurable if:

- The trees have reached at least the sixth growing season after being set out or fifth growing season after topwork or grafting to be insurable without a written agreement; and
- You insure all your acreage of each citrus fruit group you elect to insure.

Since each crop is a separate insurance unit, you can choose to insure one type and not another. For example, you could insure all your lemon acreage and none of your grapefruit. However, not all citrus crops are insurable in all counties.

Grapefruit	all grapefruit (includes hybrids and pummelos)
Lemons	all lemons
Oranges	navel, valencia and sweet (includes blood)
Mandarins/Tangerines	cementine, w. murcott and all others
Tangelos	minneola and orlando

Counties Available

Citrus is insurable in Fresno, Glenn, Imperial, Kern, Madera, Monterey, Orange, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Stanislaus, Tulare, Ventura and Riverside counties. Not all citrus is insurable in all counties. Citrus in other counties may be insurable by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;

- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

Insurance Period

To insure the crop, you must apply for coverage with a crop insurance agent by November 20. The citrus crop will then be insured from bloom until the end of harvest in two years.

Important Dates

Sales Closing/Cancellation.....November 20, 2015
Acreage/Production Reporting....January 15, 2016
Premium Billing.....August 15, 2016
Termination.....November 20, 2016

Coverage Levels and Premium Subsidies

The guarantee is based on an individual's production history. Citrus production is measured in the number of cartons packed for fresh-market sales. You will be asked to provide 4 -10 years of production records from which your insurance agent calculates your average yield. Coverage levels range from 50 to 75 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 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 Risk Protection (CAT) coverage is fixed at 50 percent of your approved 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 \$300 per crop per county, regardless of the acreage.

Price Election

The price used to calculate your premium and indemnity. For citrus, price elections vary by crop and are re-calculated each year. Please talk to a crop insurance agent for current price election.

Loss Example

Assume an APH yield of 600 cartons per acre, 50-percent coverage level on 100 acres of citrus fruit, selected price of \$6.20 per carton, and 100 percent share.

600	Cartons per acre average yield (APH)
<u>x 0.50</u>	Coverage level percentage
300	Cartons per acre guarantee
<u>- 200</u>	Cartons per acre actually produced
100	Cartons per acre loss
<u>x \$6.20</u>	Price election
\$ 620	Gross indemnity per acre

Price used above is for example only. Contact a crop insurance agent for current information.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: www.rma.usda.gov/tools/agent.html.

Contact Us

USDA/RMA

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Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/ca_rso/.

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