



United States Department of Agriculture  
Risk Management Agency

November 2009

## 2010 COMMODITY INSURANCE FACT SHEET

# Citrus Fruit Florida

### Crop Insured

The crop insured will be all acreage of each of the following citrus fruit types that you elect to insure in which you have a share; that is grown in the county shown on the application; and for which a premium rate is quoted in the actuarial documents.

- Type I-Early and mid-season oranges
- Type II-Late oranges for juice
- Type III-Grapefruit for juice
- Type IV-Tangelos and Tangerines
- Type V-Murcott Honey Oranges and Temple Oranges
- Type VI-Lemons and Limes
- Type VII-Grapefruit (fresh) and Late Oranges (fresh)
- Type VIII-Navel Oranges

Please contact your insurance agent for specifics on insurable and uninsurable citrus.

### Counties Available

Brevard	Broward	Charlotte
Citrus	Collier	DeSoto
Glades	Hardee	Hendry *
Hernando	Highlands	Hillsborough
Indian River	Lake	Lee **
Manatee	Marion	Martin *
Miami-Dade **	Okeechobee	Orange
Osceola	Palm Beach *	Pasco
Polk	St. Lucie	Sarasota
Seminole	Volusia	

Type VI available only in marked (\*lemons and \*\* limes) counties; all other types are available in all listed counties.

### Reporting Requirements

**Acreage Report**—An acreage report is due to your insurance agent by the acreage reporting date to include all acreage (insurable and uninsurable) in the county in which you have a share.

**Notice of Loss**— See your insurance agent for detailed requirements.

### Causes of Loss

- Excess wind<sup>1</sup>
- Fire<sup>2</sup>
- Freeze
- Hail
- Hurricane
- Tornado

<sup>1</sup>Only if it causes fruit from Citrus IV, V, VII, or VIII to be unmarketable as fresh fruit. <sup>2</sup>Unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the grove.

Note: We will not insure against damage or loss of production resulting from: Any damage to the blossoms or trees; or inability to market the citrus fruit for any reason except for actual damage from an insurable cause (for example, inability to market fruit due to quarantine, boycott, or refusal of any person to accept production is not an insurable cause of loss.)

### Insurance Period

Insurance attaches for each crop year on May 1 (see your crop insurance agent for exceptions) and ends on the calendar date of the following year:

- 1) February 7 for early and navel oranges, Orlando tangelos, and tangerines;
- 2) February 28 for all other tangelos;
- 3) March 31 for mid-season and temple oranges;
- 4) April 30 for lemons and limes;
- 5) May 15 for murcott honey oranges; and
- 6) June 30 for grapefruit and late season oranges.

### Important Dates

Sales Closing.....	April 1, 2009
Acreage Reporting.....	April 1, 2009
Premium Billing.....	March 1, 2010
Cancellation/Termination.....	April 30, 2010

## Definitions

**Amount of Insurance (per acre)**—The dollar amount determined by multiplying the reference maximum dollar amount shown on the actuarial documents for the citrus fruit type and tree age, within the fruit crop, times the coverage level you select, times your share.

**Box**—A standard field box as prescribed in the State of Florida Citrus Fruit Laws.

**Buckhorn**—To prune any limb at a diameter of at least three inches.

**Excess Wind**— A natural movement of air that has sustained speeds exceeding 58 miles per hour (50 knots) recorded at the U.S. Weather Service reporting station operating nearest to the grove at the time of damage.

**Interstock**— The area of the tree that is grafted to a rootstock onto which a scion is grafted. For example, the rootstock may be Sour Orange, the interstock grapefruit, and the grafted scion Valencia orange.

**Scion**— A detached living portion of a plant joined to a stock in grafting.

**Top Worked**— A buckhorned citrus tree with a new scion grafted onto the interstock.

## Coverage Levels and Premium Subsidies

Coverage level options range from 50 to 85 percent of the reference maximum dollar amount per acre shown on the FCI-35. As an example, if the reference maximum dollar amount is \$1,400 the 75-percent coverage level results in a \$1,050 guarantee per acre. Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 75-percent coverage level, your premium share would be 45 percent of the base premium.

Coverage Level %	50	55	60	65	70	75	80	85
Premium Subsidy %	67	64	64	59	59	55	48	38
Your Premium Share %	33	36	36	41	41	45	52	62

Catastrophic (CAT) coverage is fixed at 50 percent of your average 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.

## Loss Example

This example is based on a one acre unit of 9-year old late oranges (Citrus II) for the juice market with a \$1,975 reference maximum dollar amount, a 75-percent coverage level, and 70-percent damage to production.

Damage Percentage:

$$\begin{array}{r}
 70 \text{ percent damage} \\
 - \text{25 percent deductible} \text{ (100-75=25-percent deductible)} \\
 \hline
 45 \text{ percent damage} \\
 \div \text{75 percent coverage level} \\
 \hline
 60 \text{ percent adjusted damage}
 \end{array}$$

Indemnity calculation:

$$\begin{array}{r}
 \$ 1,481 \text{ Insurance coverage } (\$1,975 \times \\
 \text{75-percent coverage level}) \\
 \times \text{.60} \text{ Adjusted damage percentage} \\
 \hline
 \$ \text{ 889} \text{ Indemnity per acre}
 \end{array}$$

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