



United States Department of Agriculture
Risk Management Agency

December 2012

2013 COMMODITY INSURANCE FACT SHEET

Citrus Fruit Florida

Crop Insured

All acreage of each of the following citrus fruit types are insurable if:

- 1) You have a share in the crop;
- 2) Grown in the county shown on the application; and
- 3) 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 specific details on insurable and uninsurable citrus fruit.

Counties Available

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

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

Causes of Loss

- Excess wind¹
- Fire²
- Freeze
- Hail
- Hurricane
- Tornado

¹Only if it causes fruit from Citrus IV, V, VII, or VIII to be unmarketable as fresh fruit.

²Unless 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.)

Reporting Requirements

Acreage Report—An acreage report is due to your insurance agent by the acreage reporting date and must 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.

Pre-Acceptance Worksheet—This worksheet is used to report tree age, fruit type, planting pattern, tree density, percent stand and tree health/damage issues. The pre-acceptance worksheet is due by the acreage reporting date.

Fresh Fruit Sales Records—For Citrus VII insurability, sales records must be provided for 1 of the previous 3 crop years, upon request.

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 navel oranges, Orlando tangelos, and tangerines;
- 2) February 28 for early oranges and 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 15, 2012
Acreage Reporting.....	April 15, 2012

Premium Billing.....March 1, 2013
 Cancellation/Termination.....April 30, 2013

amount. The cost for CAT coverage is an administrative fee of \$300 per crop per county, regardless of the acreage.

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, by:

- The coverage level you select, and
- Your share.

Box—A standard field box. Please see Florida’s Citrus Fruit Laws for description.

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

Excess Wind—A natural movement of air that has sustained speeds more than 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.

Reference Maximum Dollar Amount—The dollar amount in the actuarial tables that is used in calculating the dollar coverage amount, per acre, for the insurance guarantee. You can find this value on the prices tab of the actuarial documents browser at: <http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser/>.

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. For example, if the reference maximum dollar amount is \$1,925, the 80-percent coverage level results in a \$1,540 guarantee per acre. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 80-percent coverage level, your premium share would be 52 percent.

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 Risk Protection (CAT) coverage is set at 50 percent coverage level and 55 percent of the maximum reference dollar

Loss Example

Assume a one acre unit of 9-year old (DO3) late oranges (Citrus II) for the juice market with a \$2,525 reference maximum dollar amount, a 75-percent coverage level, and 70-percent damage to production.

Damage Percentage

70 percent damage
 - 25 percent deductible (100-75=25-percent deductible)
 45 percent damage
 ÷ 75 percent coverage level
 60 percent adjusted damage

Indemnity

\$2,525 Reference maximum dollar amount
 x .75 Coverage level
 \$1,894 Insurance coverage
 x .60 Adjusted damage percentage
 \$ 1,136 Indemnity per acre

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 web site:

<http://www3.rma.usda.gov/tools/agents/>

Regional Contact

USDA/Risk Management Agency
 Valdosta Regional Office
 106 S. Patterson St., Suite 250
 Valdosta, GA 31601-5673
 Telephone: (229) 219-2200
 Fax: (229) 242-3566
 E-mail: rsoga@rma.usda.gov

Download Copies from the Web

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

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.