

Valdosta Regional Office — Valdosta, Georgia

June 2013

Citrus Fruit

Florida

Crop Insured

Citrus fruit commodities listed below may be divided into citrus fruit groups in the Special Provisions. All acreage of each citrus fruit group you choose to insure, subject to policy provisions, is insurable if:

- 1) You have a share in the crop;
- 2) The crop is grown in the county shown on the application; and
- 3) A premium rate is quoted in the actuarial documents.

Citrus fruit commodities that can be insured are:

- 1) Oranges;
- 2) Grapefruit;
- 3) Tangelos;
- 4) Mandarins/Tangerines;
- 5) Tangors;
- 6) Lemons;
- 7) Limes; and
- 8) Any other citrus fruit commodity designated in the actuarial documents.

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	

Lemons* and limes+ available in select counties; all other types are available in all listed counties.

Causes of Loss

Excess wind	Hurricane
Fire ¹	Hail
Freeze	Tornado

¹Unless 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: damage to the blossoms or trees; or inability to market the citrus fruit for any reason other than actual damage from an insurable cause.

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—Talk with your insurance agent for detailed requirements.

Producer 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 fruit insured as fresh fruit, 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 murcotts; and
- 6) June 30 for grapefruit and late season oranges.

Important Dates

Sales Closing.....	April 15, 2013
Acreage Reporting.....	April 15, 2013
Premium Billing.....	March 1, 2014
Cancellation/Termination.....	April 30, 2014

Definitions

Age class—Trees in the unit are grouped by age, with each insurable age group of a particular citrus fruit commodity, commodity type, and intended use receiving a reference maximum dollar amount to calculate the amount of insurance for the unit.

Amount of Insurance (per acre)—The dollar amount determined by multiplying the reference maximum dollar amount for each applicable combination of commodity type, intended use, and age class of trees within a citrus fruit commodity by:

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

Citrus Fruit Group—A designation in the Special Provisions to identify combinations of commodity types and intended uses within a citrus fruit commodity that may be grouped together to choose coverage levels and identify the insured crop.

Commodity Type—A specific subgroup of a commodity with characteristics different from other subgroups of the same commodity.

Intended use—Your expected end use of the commodity when the commodity is reported. The Special Provisions list insurable intended uses.

Reference Maximum Dollar Amount—The dollar amount in the actuarial tables used in calculating the dollar amount of insurance, per acre, for the insurance guarantee. You can find this value on the price tab of the actuarial documents browser at:

webapp.rma.usda.gov/apps/ActuarialInformationBrowser/.

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.

Item	Percent							
	50	55	60	65	70	75	80	85
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 amount. The cost for CAT coverage is an administrative fee of \$300 per crop per county, regardless of the acreage.

Loss Example

Assume a one acre unit of 9-year old (DO3) late oranges for the juice market with a \$2,850 reference maximum dollar amount, a 75-percent coverage level, 100-percent share, and 70-percent production damage.

Damage Percentage

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

Indemnity

$$\begin{array}{r}
 \$2,850 \text{ Reference maximum dollar amount} \\
 \times .75 \text{ Coverage level} \\
 \hline
 \$2,138 \text{ Amount of Insurance} \\
 \times .60 \text{ Adjusted damage percentage} \\
 \hline
 \$ 1,283 \text{ Indemnity}
 \end{array}$$

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 at:

www3.rma.usda.gov/apps/agents/

Contact Us

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