

Valdosta Regional Office — Valdosta, GA

Revised March 2016

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 in a county is insurable if:

- The actuarial documents provide premium rates;
- The fruit is produced on citrus trees that have reached the fifth growing season after set out; and
- You have a share in the crop.

Citrus fruit commodities and commodity types include:

- Oranges - early, mid, and late-season and navel;
- Grapefruit;
- Tangelos;
- Mandarins/Tangerines;
- Tangors - temples and murcotts;
- Lemons;
- Limes; and
- Any other citrus fruit commodity and/or commodity type, designated in the actuarial documents.

Counties Available

Brevard, Broward, Charlotte, Citrus, Collier, De Soto, 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, and Volusia counties.

Lemons and limes are available only in select counties. All other types are available in all listed counties. Talk to your crop insurance agent for more information.

Causes of Loss

You are protected against the following:

- Excess wind;
- Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the grove;
- Freeze;

- Hurricane;
- Hail; or
- Tornado.

We do not insure against production loss from damage to the blossoms or trees, or an inability to market the citrus fruit for any reason other than actual damage from an insurable cause.

Insurance Period

For insured commodities and commodity types, coverage begins each crop year on May 1 (talk to your crop insurance agent for exceptions) and ends on the calendar date of the following year listed below:

- February 7 for navel oranges, Orlando tangelos, mandarins, and tangerines;
- February 28 for early-season oranges and all other tangelos;
- March 31 for mid-season and temple oranges;
- April 30 for lemons and limes;
- May 15 for murcotts; and
- June 30 for grapefruit and late-season oranges.

Important Dates

Sales Closing	April 15, 2016
Acreage Reporting	April 15, 2016
Cancellation	April 30, 2016
Premium Billing	March 1, 2017
Termination	April 30, 2017

Reporting Requirements

Acreage Report - You must report all acres of the crop, in which you have a share in the county, to your crop insurance agent by the acreage reporting date.

Notice of Loss - Talk to your crop 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 and 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.

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 select; 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 for the purposes of electing coverage levels and identifying the insured crop.

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

Intended Use - The producer’s 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 <http://prodwebnlb.app.rm.usda.gov/apps/ActuarialInformationBrowser/Default.aspx>.

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 late oranges for the juice market with a \$2,875 reference maximum dollar amount, a 75-percent coverage level, 100-percent share, and 70-percent production damage.

Damage Percentage

$$\begin{array}{r}
 0.70 \text{ Percent damage} \\
 - 0.25 \text{ Percent deductible (100 - 75 = 25 percent)} \\
 \hline
 0.45 \text{ Percent damage} \\
 \div 0.75 \text{ Coverage level percentage} \\
 \hline
 0.60 \text{ Percent adjusted damage}
 \end{array}$$

Indemnity

$$\begin{array}{r}
 \$2,875 \text{ Reference maximum dollar amount} \\
 \times 0.75 \text{ Coverage level} \\
 \hline
 \$2,156.25 \text{ Amount of Insurance} \\
 \times 0.60 \text{ Percent adjusted damage} \\
 \hline
 \mathbf{\$1,293.75 \text{ Indemnity}}
 \end{array}$$

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop 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

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