Crop Insured
Each type of tree listed below is insurable if:

- The actuarial documents provide premium rates;
- Grown to produce a commodity intended to be sold as fruit or juice for human consumption; and
- You have a share in the crop.

Florida fruit trees include:
- Avocado trees;
- Carambola trees;
- Citrus trees (includes lemon, lime, grapefruit, orange, tangelo, tangerine and tangor); and
- Mango trees.

Counties Available
- **Avocado and Mango** - Miami-Dade County.
- **Carambola** - Lee and Miami-Dade counties.
- **Lemon** - Hendry, Martin, and St. Lucie counties.
- **Lime** - Lee and Miami-Dade counties.
- **Grapefruit, Orange, and Other Citrus** - Trees are insurable in 28 counties. Talk to your crop insurance agent for a listing of eligible counties.

Causes of Loss
You are protected against the following:

- Excess moisture;
- Flooding due to high groundwater levels, if allowed by the special provisions;
- Freeze; or
- Wind.

Insurance Period
For carryover policies, insurance coverage begins for each crop year on June 1 when an acreage report is submitted by the sales closing date. For new policyholders, insurance coverage begins:

- June 1 when a newly completed application is received by the sales closing date and all other policy requirements are met; or
- 45 days after the company receives your completed application for applications received after the sales closing date, subject to all other requirements of the policy.

The insurance period ends with the earliest occurrence of one of the following:

- May 31; or
- The total destruction of insured trees on the unit.

Important Dates
- **Sales Closing** …………………. April 15, 2018
- **Acreage Reporting** ……………… April 15, 2018
- **Cancellation** ……………………… May 31, 2018
- **Premium Billing** ………………….. March 1, 2019
- **Termination** ……………………… May 31, 2019

Reporting Requirements
- **Acreage Report** - You must report all acres of the crop, in which you have a share in the county, with the stage and number of trees (insurable and non-insurable) for each stage-block in the unit. A pre-acceptance worksheet and a grove identification map must be submitted with new applications. A revised worksheet and map must be submitted by the acreage reporting date if any trees are added.

Definitions
- **Block** - A stand of trees of the same crop on acreage sharing a common boundary with no discernable change in the planting pattern.
- **Stage** - A classification system based on the number of years after set-out, buckhorning, top-working, or resetting.
- **Stage-block** - A block with at least 75 percent of the trees at the same stage when insurance begins.
- **Tree Reference Price** - The price per tree listed on the actuarial documents for tree replacement or rehabilitation that is used in calculating the unit value.
the amount of protection, and the damage value. This value is on the prices tab of the actuarial documents browser at web.app.rma.usda.gov/apps/ActuarialInformationBrowser/.

**Coverage Levels and Premium Subsidies**

Coverage level options range from 50 to 75 percent of the maximum reference prices per tree shown on the price addendum. For example, if the maximum reference dollar amount is $55 per tree and there are 500 trees in the grove, the 65-percent coverage level results in a $17,875 guarantee for the 500 tree grove. Premiums are subsidized as shown in the table below.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50 55 60 65 70 75</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67 64 64 59 59 55</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33 36 36 41 41 45</td>
</tr>
</tbody>
</table>

Catastrophic Risk Protection (CAT) coverage is set at 50-percent coverage level and 55 percent of the maximum reference dollar amount for the appropriate stage, rounded to the nearest cent. The cost for CAT coverage is an administrative fee of $300 per crop per county, regardless of the acreage.

**Occurrence Loss Option**

You may choose this option for an additional fee. You must choose the occurrence loss option when you apply for insurance or by the sales closing date, if you already have insurance. An indemnity may be paid under this option if the amount of insured damage within the unit is at least five percent. This option is not available with CAT.

**Comprehensive Tree Value**

For an additional premium, the Comprehensive Tree Value (CTV) Endorsement provides supplemental coverage for eligible trees. You must choose the CTV endorsement when you apply for insurance or by the sales closing date, if you already have insurance. Trees must be reported on the acreage report by stage-block and tree sub-type. This endorsement is not available for carambola, lemon, lime, mango, stage I trees, or with CAT. Talk to your crop insurance agent for more details.

**Loss Example**

Assume a unit of 1,000 orange trees in growth stage III, insured at the 75-percent coverage level, 100-percent share, with a $87 price per tree, and 40 percent of trees totally destroyed by an insurable cause.

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Orange trees</th>
<th>Price per tree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,000</td>
<td>$87</td>
<td>$87,000</td>
</tr>
<tr>
<td>x 0.75</td>
<td>Coverage level election</td>
<td></td>
</tr>
<tr>
<td>$65,250</td>
<td>Amount of insurance per unit</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Unit Deductible</th>
<th>Orange trees</th>
<th>Price per tree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,000</td>
<td>$87</td>
<td>$87,000</td>
</tr>
<tr>
<td>x 0.25</td>
<td>Deductible (100 - 75 = 25 percent)</td>
<td></td>
</tr>
<tr>
<td>$21,750</td>
<td>Unit deductible</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Indemnity</th>
<th>Orange trees</th>
<th>Percent trees destroyed</th>
<th>Price per tree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,000</td>
<td>$87</td>
<td>400</td>
<td>$34,800</td>
</tr>
<tr>
<td>x 0.40</td>
<td>Percent trees destroyed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- 21,750</td>
<td>Unit deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$13,050</td>
<td>Indemnity for the unit</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**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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