



United States Department of Agriculture
Risk Management Agency

November 2008

2009 COMMODITY INSURANCE FACT SHEET

Texas Citrus Fruit

Crop Insured

The crop insured will be all acreage in the county of each of the following citrus fruit crops that you elect to insure and for which a premium rate is provided by the actuarial documents:

- in which you have a share;
- that are adapted to the area;
- that are irrigated;
- that has produced an average yield of at least 3 tons per acre the previous year, or has been appraised the yield potential of at least 3 tons per acre;
- that is grown in a grove that, if inspected, is considered acceptable by us; and
- that is not sold by direct marketing, unless allowed by the Special Provisions or by written agreement.

All other Grapefruit

Early and mid-season oranges

Late oranges

Rio Red & Star Ruby Grapefruit

Ruby Red Grapefruit

Please contact your insurance agent for specifics.

Counties Available

Cameron Hidalgo Willacy

Causes of Loss

Excess rain
 Excess wind
 Failure of irrigation water supply¹
 Fire²
 Freeze
 Hail
 Hurricane
 Tornado
 Wildlife

¹If caused by an insured peril during the insurance period.

²Unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the grove.

**We will not insure against damage or loss of production resulting from: Inability to market the citrus fruit (except for actual damage from an insurable cause), for example, due to quarantine, boycott, or refusal of any person to accept production; or, disease or insect infestation, unless a cause of loss listed above prevents proper application of control measures or causes properly applied controlled measures to be ineffective, or causes disease or insect infestation for which no effective control mechanism is available.

Insurance Period

Coverage begins on November 21 of each crop year, except for the year of application and ends at the earliest of:

- total destruction of the citrus;
- harvest;
- the date harvest would normally begin on any acreage which will not be harvested;
- final adjustment of a loss; or
- May 31st of the calendar year following the normal year of bloom.

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.

Important Dates

Sales Closing.....	November 20
Acreage Reporting.....	June 30
Premium Billing.....	September 15
Cancellation/Termination.....	November 20

Definitions

Production Guarantee—Yields are based on number of bearing trees and the number of trees topped, hedged, or pruned. The production guarantees per acre are progressive by stages and increase at specific intervals to the final stage production guarantees.

Coverage Levels and Premium Subsidies

You may select only one price election and coverage level for each citrus fruit crop designated in the special provisions that you elect to insure. The price election you choose for each crop need not bear the same percentage relationship to the maximum price offered by us for each crop. For example, if you choose 100 percent of the maximum price election for early oranges, you may choose 75 percent of the maximum price election for late oranges. Please consult the crop provisions for further details.

Item	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 (CAT) coverage is fixed at 50 percent of 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 \$100 per county, regardless of the acreage.

Price Elections

Type	Citrus Fruit	Price/Ton
All Types	All Other Grapefruit	\$70
Fresh Juice	Early/MidSeason Oranges	\$130 \$105
Fresh Juice	Late Oranges	\$130 \$110
Fresh Juice	Rio Red & Star Ruby	\$185 \$110
All Types	Ruby Red Grapefruit	\$85

Price elections will be posted on the RMA Web site at:
<http://www3.rma.usda.gov/apps/pricesinquiry/>

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

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