

## Regional Office — Oklahoma City, Oklahoma

November 2015

# Texas Citrus Tree

## Texas

### Crop Insured

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

- That are grown in the county listed on your application;
- That are adapted to the area;
- In which you have a share;
- That are irrigated;
- That have the potential to produce a yield typical of a healthy tree of the same age as the subject trees, unless such trees were topworked or buckhorned and qualify as stage I or II; and
- That are grown to produce a commodity intended to be sold as fruit or juice for human consumption.

### Counties Available

Texas citrus fruit is insurable in Cameron, Hidalgo and Willacy counties. Please contact your insurance agent for insurance availability.

### Causes of Loss

You are protected against the following:

- Freeze;
- Wind;
- Excess Moisture;
- Hail;
- Flood;
- Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from grove;
- Insects, diseases, and other pathogens, if allowed by the Special Provisions; or
- Failure of irrigation water supply if caused by an insured peril or drought that occurs during the insurance period.

### Insurance Period

For the 2013 and subsequent crop years, insurance

coverage begins on December 1 following the sales closing date unless we notify you prior to December 1 that all or part of your trees are not insurable; or for any crop year, upon set out for trees initially set out or set out as replacement trees after the date insurance attaches for the crop year, if:

- A revised acreage report to increase the amount of protection is submitted in accordance with section 6 of these Crop Provisions within 72 hours of set out;
- The trees are inspected and accepted by us; and
- We approve the revised acreage report.

### Important Dates

|                                 |                   |
|---------------------------------|-------------------|
| Sales Closing.....              | November 1, 2015  |
| Cancellation.....               | November 30, 2015 |
| Acreage/Production Reporting... | December 15, 2015 |
| Premium Billing.....            | June 1, 2016      |
| Termination.....                | November 30, 2016 |

### Reporting Requirements

You must file a report of acreage with your crop insurance agent by the acreage reporting date established for your county. See for more information: [www.rma.usda.gov/tools/](http://www.rma.usda.gov/tools/).

### Definitions

**Amount of insured damage** - The dollar amount determined by multiplying the damage value by the overage level.

**Amount of protection (unit)** - The dollar amount for the unit calculated by multiplying the number of insurable trees reported by you in each stage-block times the applicable tree reference price for the stage and type, totaling these values, and then multiplying this result times the coverage level selected by you.

**Block** - A stand of trees of the same type on acreage sharing a common boundary with no discernable change in the planting pattern.

**Buckhorn** - The prune any limb at the diameter of at least three inches for citrus trees.

**Citrus Trees** - Citrus trees including Rio Red, Star Ruby, Ruby Red, and all other grapefruit; early, mid-season, and late oranges; Dancy, Fairchild, Fallglow, Robinson, Sunburst, and all other tangerines; Persian and all other limes, and any other tree type specified on the Special Provisions.

**Destroyed Tree** - (a) For damage due to insured causes occurring during the year of set out, any insurable tree with no live wood above the bud union. (b) For damage due to insured causes occurring in any year following the year of set out, or for buckhorned or topworked trees, damage occurring either during the year the trees are topworked or buckhorned or any year thereafter, any insurable tree that: (1) Is dead; (2) Is toppled and reset is not possible, or the tree is missing; (3) There is no live wood above the bud union; or (4) Is damaged within one foot of the trunk for state II and stage III trees. (c) Destroyed trees are considered 100 percent damaged. The percent of damage is determined in accordance with section 13(b) of these Crop Provisions.

**Fully Damaged Tree** - An insurable tree that is 100 percent damaged and requires rehabilitation or reset, but is not destroyed. The percent of damage is determined in accordance with section 13(b) of these Crop Provisions.

**Partially Damaged Tree** - An insurable tree that requires rehabilitation but for which the extent of damage is less than 100 percent. The percent of damage is determined in accordance with section 13(b) of these Crop Provisions.

**Replacement Trees** - Trees set out in existing groves to replace trees that are no longer productive or that have been destroyed.

**Topworked** - A buckhorned tree with a new scion grafted onto the interstock.

### Price Election

Price elections are listed in the actuarial documents at <http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser2016/CropCriteria.aspx>. If the citrus fruit is sold under contract the price election may be determined in accordance with the Contract Price Addendum (CPA).

### Coverage Levels and Premium Subsidies

Texas Citrus may be insured at the coverage levels shown in the table.

### Where to Buy Crop Insurance

| Coverage Level | CAT  | 0.50 | 0.55 | 0.60 | 0.65 | 0.70 | 0.75 |
|----------------|------|------|------|------|------|------|------|
| Basic Unit     | 1.00 | 0.67 | 0.64 | 0.64 | 0.59 | 0.59 | 0.55 |
| Optional unit  |      | 0.67 | 0.64 | 0.64 | 0.59 | 0.59 | 0.55 |

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 website at:

<http://prodwebnlb.rma.usda.gov/apps/AgentLocator/>.

### Contact Us

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