

Regional Office — Oklahoma City, Oklahoma

November 2015

Texas Citrus Fruit

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:

- In which you have a share;
- That are adapted to the area;
- That are irrigated;
- That has produced an average yield of at least three tons per acre the previous year, or we have appraised the yield potential of at least three 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.

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:

- Excess rain;
- 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;
- Hail;
- Tornado;
- Wildlife; or
- Failure of irrigation water supply, if caused by an insured peril or drought that occurs during the insurance period.

Insurance Period

Insurance coverage begins on November 21 of each crop year, except that for the year of application. If your application is received after November 11 but

prior to November 21, insurance will attach on the 10th day after your properly completed application is received in our local office, unless we inspect the acreage during the 10 day period and determine that it does not meet insurability requirements. You must provide any information that we require for the crop or to determine the condition of the grove.

Important Dates

Sales Closing/Cancellation.....	November 20, 2015
Acreage/Production Reporting.....	January 15, 2016
Premium Billing.....	August 15, 2016
Termination.....	November 20, 2016
End of Insurance	May 31, 2017

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/.

Definitions

Crop - Specific groups of citrus fruit as listed in the Special Provisions.

Crop Year - The period beginning with the date insurance attaches to the citrus crop and extending through the normal harvest time. It is designated by the calendar year following the year in which the bloom is normally set.

Direct Marketing - Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or portion of the crop.

Harvest - The severance of mature citrus fruit from the tree by pulling, picking, or any other means, or by collecting marketable fruit from the ground.

Local Market Price - The applicable citrus price per ton offered by buyers in the area in which you normally market the insured crop.

Production Guarantee (per acre) - (a) First stage production guarantee- The second stage production guarantee multiplied by forty percent. (b) Second stage production guarantee- The quantity of citrus (in tons) determined by multiplying the yield determined in accordance with section 3 by the coverage level percentage you elect.

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. Crop insurance premiums are subsidized as shown. If you choose 100 percent of the maximum price election of early oranges, you may choose 75 percent of the maximum price election for late oranges. However, if separate price elections are available by variety within each crop, the price elections you choose within the crop must have the same percentage relation to the maximum price offered by use for each variety within the crop.

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

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 website at:

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

Contact Us

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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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