



**United States  
Department of  
Agriculture**



**Federal Crop  
Insurance  
Corporation**

**FCIC-20150L (09-  
2011)  
FCIC-20150L-1  
(06-2013)**

# **TEXAS CITRUS TREE LOSS ADJUSTMENT STANDARDS HANDBOOK**

## **2014 and Succeeding Crop Years**



**U.S. DEPARTMENT OF AGRICULTURE  
WASHINGTON, D.C. 20250**

<b>TITLE: TEXAS CITRUS TREE LOSS ADJUSTMENT STANDARDS HANDBOOK</b>	<b>NUMBER: 20150L (09-2011) 20150L-1 (06-2013)</b>
<b>EFFECTIVE DATE: 2014 and succeeding crop years</b>	<b>ISSUE DATE: June 28, 2013</b>
<b>SUBJECT:</b>  <b>Provides the procedures and instructions for administering the Texas Citrus Tree crop insurance program</b>	<b>OPI: Actuarial and Product Design Division</b>
	<b>APPROVED:</b>  <i>/s:/ Tim B. Witt</i>  <b>Deputy Administrator for Product Management</b>

**REASONS FOR AMENDMENT:**

Major Changes: Refer to changes or additions in text that have been **highlighted**. Three stars (\*\*\*) identify the location where information has been removed from the handbook.

Revised the definition of share to remove the requirement for a long term lease and replaced it with lease between the insured and owner requiring the insured to follow recognized management practices, that clearly establishes the insured's share, and which must be on file with the approved insurance provider at the time insurance attaches.

Clarified section 3A(1) to specify that the insured crop is each type of citrus trees designated in the actuarial documents.

**CONTROL CHART**

Texas Citrus Tree Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		3			
Insert	1-2		3			
Current Index	1-2	1-2	1-2 3 4-39	40-41	06/2013 09/2011 09/2011 06/2013 09/2011	FCIC-20150L-1 FCIC-20150L FCIC-20150L FCIC-20150L-1 FCIC-20150L

# **TEXAS CITRUS TREE LOSS ADJUSTMENT HANDBOOK**

## **FILING INSTRUCTIONS**

The handbook pages listed the Control Chart above under the “Insert” heading replace such pages in the FCIC-20150L, Texas Citrus Tree Loss Adjustment Standards Handbook, dated September 9, 2011. This handbook is effective upon approval and until obsoleted.

- (c) Destroyed trees are considered 100 percent damaged. The percent of damage is determined in accordance with section 13(b) of the Crop Provisions.

<b>Fully Damaged Tree</b>	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 the Crop Provisions.
<b>Grafting</b>	Creating a permanent union between two plants by inserting an offspring of one tree into a stem or branch of another.
<b>Partial Damage Factor</b>	A factor contained in the Special Provisions for each stage and used to determine the percent of damage for the applicable stage of partially damaged trees.
<b>Partially Damaged Tree</b>	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 the Crop Provisions.
<b>Rootstock</b>	A root or a piece of a root of one tree variety onto which a bud (or branch segment) from another tree variety is grafted.
<b>Share</b>	In addition to the definition in section 1 of the Basic Provisions, a tenant or operator must have a lease with the owner of the citrus grove that requires him or her to maintain the citrus grove using accepted grove management practices. The lease agreement must clearly state the tenant or operator is entitled to his or her insured share of any indemnities under the Texas Citrus Tree Crop Provisions. A copy of the lease must be on file with the insuring company at the time insurance attaches. However, only for the purpose of determining the amount of indemnity, your share will not exceed your share at the time of loss.
<b>Stage-block</b>	A block in which at least 75 percent of the trees are the same stage at the time insurance attaches.
<b>Stand of Damaged Trees</b>	The area or areas within a unit where damage due to the same insurable cause of loss occurs, as established by us for the crop year, and is used to determine the damage value of the unit. If distinct areas of damaged trees within the unit cannot be established, the stand of damaged trees will be the entire unit.

### **3. INSURANCE CONTRACT INFORMATION**

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The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. The Texas Citrus Tree Crop Provisions (hereafter referred to as the TCT Crop Provisions) which are to be considered in this determination include (but are not limited to):

#### **A. INSURABILITY**

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, TCT Crop Provisions, and Special Provisions for a complete list.

- (1) **Insured Crop.** The crop insured will be all of each TCT type for which the insured elects insurance coverage and for which a premium rate is provided by the actuarial documents: