

**UNITED STATES DEPARTMENT OF AGRICULTURE**  
**Federal Crop Insurance Corporation**  
**FLORIDA CITRUS FRUIT CROP PROVISIONS**

**1. Definitions.**

**Amount of Insurance (per acre)** - The dollar amount determined by multiplying the Reference Maximum Dollar Amount shown on the actuarial documents for each fruit type and age of trees, within a citrus fruit crop, times the coverage level percent that you elect, times your share.

**Box** - A standard field box as prescribed in the State of Florida Citrus Fruit Laws or contained in standards issued by FCIC.

**Buckhorn** - To prune any limb at a diameter of at least three inches for citrus.

**Citrus fruit crop** - Except as otherwise provided in section 6, any of the following:

- (1) Citrus I - Early and mid-season oranges;
- (2) Citrus II - Late oranges juice;
- (3) Citrus III - Grapefruit for which freeze damage will be adjusted on a juice basis;
- (4) Citrus IV - Tangelos and Tangerines;
- (5) Citrus V - Murcott Honey Oranges (also known as Honey Tangerines) and Temple Oranges;
- (6) Citrus VI - Lemons and Limes;
- (7) Citrus VII - Grapefruit for which freeze damage will be adjusted on a fresh fruit basis, and late oranges fresh;
- (8) Citrus VIII - Navel Oranges; and
- (9) Citrus IX - Any other citrus fruit crop designated in the Special Provisions.

**Citrus fruit type (fruit type)** - Any of the separate citrus fruit listed in the Special Provisions and contained within one of the citrus fruit crops designated as Citrus I through IX.

**Excess wind** - A natural movement of air that has sustained speeds exceeding 58 miles per hour recorded at the U.S. Weather Service reporting station operating nearest to the grove at the time of damage.

**Freeze** - The formation of ice in the cells of the fruit caused by low air temperatures.

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

**Hurricane** - A windstorm classified by the U.S. Weather Service as a hurricane.

**Interstock** - The area of the tree that is grafted to a rootstock. For example, the rootstock may be Sour Orange, and the interstock grapefruit, and the grafted scion Valencia orange.

**Potential production** - The amount, converted to boxes, of citrus fruit that would have been produced had damage not occurred.

- (a) Including citrus fruit that:
  - (1) Was harvested before damage occurred;
  - (2) Remained on the tree after damage occurred;
  - (3) Except as provided in (b), was missing, damaged, or destroyed from either an insured or uninsured cause;
  - (4) Was marketed or could be marketed as fresh citrus fruit;
  - (5) Was harvested prior to inspection by us; or
  - (6) Was harvested within 7 days after a freeze;
- (b) Not including citrus fruit that:
  - (1) Was missing, damaged, or destroyed before insurance attached for any crop year;

- (2) Was damaged or destroyed by normal dropping; or
- (3) Any tangerines that normally would not meet the 210 pack size (2 and 4/16 inch minimum diameter) under United States Standards by the end of the insurance period for tangerines.

**Scion** - A detached living portion of a plant joined to a stock in grafting.

**Top worked** - A buckhorned citrus tree with a new scion grafted onto the interstock.

**2. Unit Division.**

- (a) A basic unit, as defined in section 1 of the Basic Provisions, will be divided into additional basic units by each citrus fruit crop designated in the Special Provisions.
- (b) Provisions in the Basic Provisions that allow optional units by irrigated and non-irrigated practices are not applicable.
- (c) In addition to establishing optional units by section, section equivalent, or FSA farm serial number, optional units may be established if each optional unit is located on non-contiguous land.

**3. Insurance Guarantees, Coverage Levels, and Prices for Determining Indemnities.**

In addition to the requirements of section 3 of the Basic Provisions:

- (a) You may select only one coverage level for each citrus fruit crop shown in section 1 of these Crop Provisions, or designated in the Special Provisions, that you elect to insure. If different amounts of insurance are available for fruit types within a citrus fruit crop, you must select the same coverage level for each fruit type. For example, if you choose the 75 percent coverage level for one fruit type, you must also choose the 75 percent coverage level for all other fruit types within that citrus fruit crop.
- (b) The production reporting requirements contained in section 3 of the Basic Provisions are not applicable.
- (c) For the first year of insurance for acreage interplanted with another fruit type or another crop, and any time the planting pattern of such acreage is changed, you must report, by the sales closing date, the following:
  - (1) The age and fruit type of the interplanted citrus trees, as applicable;
  - (2) The planting pattern; and
  - (3) Any other information we request in order to establish your amount of insurance.
- (d) We will reduce acreage or the amount of insurance or both, as necessary, based on our estimate of the effect of the interplanted fruit type or another crop on the insured fruit type. If you fail to notify us of any circumstance that may reduce the acreage or amount of insurance, we will reduce the acreage or amount of insurance or both as necessary any time we become aware of the circumstance.
- (e) For carryover policies:
  - (1) Any changes to your coverage must be requested on or before the sales closing date;
  - (2) Requested changes will take effect on May 1, the first day of the crop year, unless we reject the requested increase based on our inspection, or because a loss occurs on or before April 30 (Rejection can occur at

any time we discover loss has occurred on or before April 30); and

(3) If the increase is rejected, coverage will remain at the same level as the previous crop year.

(f) If your citrus fruit was damaged prior to the beginning of the insurance period, your amount of insurance (per acre) will be reduced by the amount of damage that occurred.

#### 4. Contract Changes.

In accordance with section 4 of the Basic Provisions, the contract change date is January 31 preceding the cancellation date.

#### 5. Cancellation and Termination Dates.

In accordance with section 2 of the Basic Provisions, the cancellation and termination dates are April 30.

#### 6. Insured Crop.

(a) In accordance with section 8 of the Basic Provisions, the crop insured will be all acreage of each citrus fruit crop that you elect to insure, in which you have a share, that is grown in the county shown on the application, and for which a premium rate is quoted in the actuarial documents.

(b) In addition to the citrus fruit not insurable in section 8 of the Basic Provisions, we do not insure any citrus fruit:

(1) That cannot be expected to mature each crop year within the normal maturity period for the fruit type;

(2) Produced by citrus trees that have not reached the fifth growing season after being set out, unless otherwise provided in the Special Provisions or by a written agreement to insure such citrus fruit (In order for the year of set out to be considered as a growing season, citrus trees must be set out on or before April 30 of the calendar year);

(3) Of "Meyer Lemons" and oranges commonly known as "Sour Oranges" or "Clementines";

(4) Of the Robinson tangerine variety, for any crop year in which you have elected to exclude such tangerines from insurance (You must elect this exclusion prior to the crop year for which the exclusion is to be effective, except that for the first crop year you must elect this exclusion by the later of the sales closing date or the time you submit the application for insurance);

(5) That is produced on citrus trees that have been topworked until the third crop year after topworking. The Special Provisions will specify the appropriate rate class for trees insurable following topworking, but that have not reached full production; or

(6) Of any fruit type not specified as insurable in the Special Provisions or within the definition of "citrus fruit crop."

(c) Prior to the date insurance attaches, and upon our approval, you may elect to insure or exclude from insurance any insurable citrus acreage that has a potential production of less than 100 boxes per acre. If you elect to:

(1) Insure such acreage, we will consider the potential production to be 100 boxes per acre when determining the amount of loss; or

(2) Exclude such acreage, we will disregard the acreage for all purposes related to this policy.

(d) In addition to the provisions in section 6 of the Basic Provisions, if you fail to notify us of your election to insure or exclude citrus acreage, and the potential production from such acreage is 100 or more boxes per acre, we will determine the percent of damage on all of the insurable acreage for the unit, but will not allow the percent of

damage for the unit to be increased by including such acreage.

(e) Potential production will be determined during loss adjustment.

#### 7. Insurable Acreage.

In lieu of the provisions in section 9 of the Basic Provisions that prohibit insurance attaching to a crop planted with another crop:

(a) Citrus fruit from trees interplanted with another fruit type or another crop is insurable unless we inspect the acreage and determine it does not meet the requirements contained in your policy.

(b) If the citrus fruit is from trees interplanted with another fruit type or another crop, acreage will be prorated according to the percentage of the acres occupied by each of the interplanted fruit types or crops (For example, if grapefruit have been interplanted with oranges on 100 acres and the grapefruit trees are on 50 percent of the acreage, grapefruit will be considered planted on 50 acres and oranges will be considered planted on 50 acres).

(c) The combination of the citrus fruit acreage and the interplanted crop acreage cannot exceed the physical amount of acreage.

#### 8. Insurance Period.

(a) In accordance with the provisions of section 11 of the Basic Provisions:

(1) Coverage begins on May 1 of each crop year, unless:

(i) For new or carryover policies, as applicable, we inspect the acreage and determine it does not meet the requirements for insurability contained in your policy (You must provide any information we require for the fruit type, so we may determine the condition of the grove to be insured); or

(ii) For carryover policies, you report additional citrus acreage, or a greater share, such that the amount of insurance will increase by more than 10 percent and we notify you all or a part of your citrus acreage is not insurable.

(2) The calendar date for the end of the insurance period for each crop year, unless specified otherwise in the Special Provisions, is:

(i) February 7 for early and navel oranges, Orlando tangelos and tangerines;

(ii) February 28 for all other tangelos;

(iii) March 31 for mid-season and temple oranges;

(iv) April 30 for lemons, limes;

(v) May 15 for murcott honey oranges; and

(vi) June 30 for grapefruit and late season oranges.

(b) In addition to the provisions of section 11 of the Basic Provisions:

(1) If you acquire an insurable share in any insurable acreage of citrus fruit after coverage begins, but on or before the acreage reporting date of any crop year, and if after inspection we consider the acreage acceptable, then insurance will be considered to have attached to such acreage on the calendar date for the beginning of the insurance period.

(2) If you relinquish your insurable share on any insurable acreage of citrus fruit on or before the acreage reporting date of any crop year, insurance will not be considered to have attached, no premium will be due, and no indemnity payable, for such acreage for that crop year unless:

(i) A transfer of coverage and right to an indemnity,

or a similar form approved by us, is completed by all affected parties;

- (ii) We are notified by you or the transferee in writing of such transfer on or before the acreage reporting date; and
- (iii) The transferee is eligible for crop insurance.

#### 9. Causes of Loss.

- (a) In accordance with the provisions of section 12 of the Basic Provisions, insurance is provided only against the following causes of loss to citrus fruit that occur within the insurance period:
  - (1) Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the grove;
  - (2) Freeze;
  - (3) Hail;
  - (4) Hurricane;
  - (5) Tornado;
  - (6) Excess wind, but only if it causes the individual citrus fruit from Citrus IV, V, VII, and VIII to be unmarketable as fresh fruit; or
  - (7) Diseases, but only if specified in the Special Provisions.
- (b) In addition to the causes of loss excluded in section 12 of the Basic Provisions, we will not insure against damage or loss of production due to:
  - (1) Damage to the blossoms or trees; or
  - (2) Inability to market the citrus fruit for any reason other than actual physical damage from an insurable cause specified in this section. For example, we will not pay you an indemnity if you are unable to market due to quarantine, boycott, or refusal of any person to accept production.

#### 10. Settlement of Claim.

- (a) We will determine your loss on a unit basis. In the event you are unable to provide separate acceptable production records:
  - (1) For any optional units, we will combine all optional units for which such production records were not provided; or
  - (2) For any basic units, we will allocate any commingled production to such units in proportion to our liability on the harvested acreage for the units.
- (b) If any citrus fruit within a unit is damaged by an insurable cause of loss, we will settle your claim by:
  - (1) Calculating the amount of insurance for the unit by multiplying the number of acres by the respective dollar amount of insurance per acre for each fruit type and multiplying that result by your share;
  - (2) Calculating the average percent of damage to the fruit within each respective fruit type, rounded to the nearest tenth of a percent (0.1%) (To determine the percent of damage, the amount of citrus fruit damaged from an insured cause must be converted to boxes and divided by the undamaged potential production);
  - (3) Subtracting the deductible from the result of section (10)(b)(2);
  - (4) If the result of section (10)(b)(3) is positive, dividing this result by the coverage level percentage (If the result of section (10)(b)(3) is negative, no indemnity will be due);
  - (5) Multiplying the result of section (10)(b)(4) by the amount of insurance for the unit for the respective fruit type, to determine the value of all damage; and

- (6) Totaling all such results of section (10)(b)(5) for all fruit types and subtracting any indemnities paid for the current crop year to determine the amount payable for the unit.

(For example, assume a 55-acre unit sustains late season damage. No previous damage has occurred on the unit during the crop year and no fruit has been harvested. The producer elected the 75 percent coverage level and has a 100 percent share. The amount of insurance is \$1,180 per acre, based on the 75 percent coverage level, for the citrus crop, fruit type, and age of trees. The amount of potential production is 24,530 boxes and the amount of damaged production is 17,171 boxes. The loss would be calculated as follows:

- 1.  $55 \text{ acres} \times \$1,180 = \$64,900$  amount of insurance for the unit;
  - 2.  $17,171 \div 24,530 = 70$  percent average percent of damage;
  - 3.  $70 \text{ percent damage} - 25 \text{ percent deductible (100 percent - 75 percent)} = 45 \text{ percent}$ ;
  - 4.  $45 \text{ percent} \div 75 \text{ percent} = 60 \text{ percent adjusted damage}$ ; and
  - 5.  $60 \text{ percent} \times \$64,900 = \$38,940$  indemnity.
- (c) Citrus fruit crops IV, V, VII, and VIII that are seriously damaged by freeze, as determined by a fresh-fruit cut of a representative sample of fruit in the unit in accordance with the applicable provisions of the State of Florida Citrus Fruit Laws, or contained in standards issued by FCIC, and that are not or could not be marketed as fresh fruit, will be considered damaged to the following extent:
    - (1) If less than 16 percent of the fruit in a sample shows serious freeze damage, the fruit will be considered undamaged; or
    - (2) If 16 percent or more of the fruit in a sample shows serious freeze damage, the fruit will be considered 50 percent damaged, except that:
      - (i) For tangerines of Citrus IV, damage in excess of 50 percent will be the actual percent of damaged fruit; and
      - (ii) Citrus IV (except tangerines), V, VII, and VIII, if it is determined that the juice loss in the fruit exceeds 50 percent, such percent will be considered the percent of damage.
  - (d) Notwithstanding the provisions of section 10(c) of these crop provisions as to citrus fruit of Citrus IV, V, VII, and VIII, in any unit that is mechanically separated using the specific-gravity (floatation) method into undamaged and freeze-damaged fruit, the amount of damage will be the actual percent of freeze-damaged fruit not to exceed 50 percent and will not be affected by subsequent fresh-fruit marketing. However, the 50 percent limitation on mechanically separated, freeze-damaged fruit will not apply to tangerines of Citrus IV.
  - (e) Any citrus fruit of Citrus I, II, III, and VI damaged by freeze, but that can be processed into products for human consumption, will be considered as marketable for juice. The percent of damage will be determined by relating the juice content of the damaged fruit to:
    - (1) The average juice content of the fruit produced on the unit for the three previous crop years based on your records, if they are acceptable to us; or
    - (2) The following juice content, if acceptable records are not furnished:
      - (i) Citrus I - 52 pounds of juice per box;
      - (ii) Citrus II - 54 pounds of juice per box;
      - (iii) Citrus III - 45 pounds of juice per box; and
      - (iv) Citrus VI - 43 pounds of juice per box.

- (f) Any individual citrus fruit on the ground that is not collected and marketed will be considered as 100 percent damaged if the damage was due to an insured cause.
- (g) Any individual citrus fruit that is unmarketable either as fresh fruit or as juice because it is immature, unwholesome, decomposed, adulterated, or otherwise unfit for human consumption due to an insured cause will be considered as 100 percent damaged.
- (h) Individual citrus fruit of Citrus IV, V, VII, and VIII, that are unmarketable as fresh fruit due to serious damage from hail as defined in the applicable United States Standards for Grades of Florida fruit, or wind damage from a hurricane, tornado or other excess wind storms that results in the fruit not meeting the standards for packing as fresh fruit, will be considered 100 percent damaged.

**11. Late and Prevented Planting.**

The late and prevented planting provisions of the Basic Provisions are not applicable.