



United States Department of Agriculture
Risk Management Agency

January 2013

2014 COMMODITY INSURANCE FACT SHEET

Citrus– Actual Production History California

Crops Insured

All the main citrus crops (listed below) are insurable, but not all citrus crops are insurable in all counties. Trees must have reached at least the sixth growing season after being set out to be insurable without a written agreement. You must insure all your acreage of a crop in the county. Since each crop is a separate insurance unit, you can choose to insure one type and not another. For example, you could insure all your lemon acreage and none of your grapefruit.

Navel oranges	Mandarins (includes Tangerines)
Sweet oranges	Valencia oranges
Minneola Tangelos	Lemons
Grapefruit (includes pummelos)	Orlando Tangelos

Counties Available

Citrus is insurable in Fresno, Glenn, Imperial, Kern, Madera, Monterey, Orange, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Stanislaus, Tulare, Ventura and Riverside counties. Not all citrus is insurable in all counties. Citrus in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss

- Adverse weather conditions¹
- Failure of irrigation water supply²
- Fire³
- Insects⁴
- Plant disease⁴
- Wildlife⁵

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured peril during the insurance period.

³Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.

⁴But not damage due to insufficient or improper application of control measures.

⁵Unless wildlife control measures have not been taken.

Important Dates

Sales Closing.....	November 20
Acreage Report Due.....	January 10

Insurance Period

To insure the crop, you must apply for coverage with a crop insurance agent by November 20. The citrus crop will then be insured from bloom until the end of harvest in 2014.

Coverage Levels and Premium Subsidies

The guarantee is based on an individual's production history. Citrus production is measured in the number of cartons packed for fresh-market sales. You will be asked to provide 4 - 10 years of production records from which your insurance agent calculates your average yield. You can choose coverage levels from 50 to 75 percent of your individual approved average yield and 50 to 100 percent of the price determined by USDA. Or you can choose Catastrophic Risk Protection (CAT) coverage, based on 50 percent of your yield and 55 percent of the price.

Price Election

The price used to calculate your premium and indemnity. For citrus, price elections vary by crop and are re-calculated each year. Please talk to a crop insurance agent for current price election.

Cost of Crop Insurance

CAT coverage has an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates though USDA pays at least 50 percent of the premium. For more detailed information about coverage and premium amounts, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

Loss Example

Assume an APH yield of 600 cartons per acre, 50-percent coverage level on 100 acres of citrus fruit, selected price of \$6.25 per carton, and 100-percent share.

600	Cartons per acre average yield (APH)
x .50	Coverage level percentage
300	Cartons per acre guarantee
- 200	Cartons per acre actually produced
100	Cartons per acre loss
x \$6.25	Price election
\$ 625	Gross indemnity per acre

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 web site at: <http://www3.rma.usda.gov/apps/agents/>

Regional Contact

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