

Florida Fruit Tree

Florida

Crop Insured

Each of the crops listed below is insurable if:

- 1) Grown to produce a commodity intended to be sold as fruit or juice for human consumption;
- 2) You have a share in the crop; and
- 3) A premium rate is quoted in the actuarial documents.

- Avocado trees
- Carambola trees
- Grapefruit trees
- Lemon trees
- Lime trees
- Mango trees
- Orange trees (Includes early, mid, and late season; Navel; and Temple)
- Other citrus trees (includes Tangerine, Tangelo, and Murcotts).

Counties Available

Avocado, Carambola, and Mango—Miami-Dade

Lemon—Hendry, Lee, Martin, Palm Beach

Lime—Hendry, Lee, Miami-Dade

Grapefruit, Orange, and other citrus—Trees are insurable in 28 counties. See your insurance agent for a listing of eligible counties.

Causes of Loss

Excess moisture

Flooding¹

Freeze

Wind

¹ Due to high groundwater levels, if allowed by the special provisions.

Insurance Period

For carryover policies, insurance attaches for each crop year on June 1 when an acreage report is submitted by the sales closing date.

For new policyholders:

- When a newly completed application is received by the sales closing date and all other policy requirements are met, coverage begins on June 1;

- For applications received after the sales closing date, coverage begins 45 days after we receive your completed application, subject to all other requirements of the policy.

The insurance period ends the earlier of:

- 1) May 31; or
- 2) Our determination of the total destruction of insured trees on the unit.

Reporting Requirements

Acreage Report—You must submit a report annually to your insurance company, by stage-block for the unit, of the stage and number of trees (insurable and non-insurable). A Pre-Acceptance Worksheet and a grove identification map must be submitted with new applications. If any trees are added, a revised worksheet and map must also be submitted by the acreage reporting date.

Notice of Loss—See your insurance agent for detailed requirements.

Important Dates

Sales Closing.....	April 15, 2012
Acreage Reporting.....	April 15, 2012
Premium Billing.....	March 1, 2013
Cancellation/Termination.....	May 31, 2013

Definitions

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

Stage—A classification system that relies on the age of trees or the number of years after buckhorning, top-working, or resetting, and is used to determine unit value.

Stage-block—A block in which at least 75 percent of the trees are at the same stage when insurance attaches.

Stand of damaged trees—The area(s) within a unit where damage due to the same insurable cause of loss is used to determine the damage value for the unit.

Tree Reference Price—The price, per tree, for tree

replacement or rehabilitation that is used in calculating the unit value, the amount of protection, and the damage value. You can find this value on the prices tab of the actuarial documents browser at:

<http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser/>.

Coverage Levels and Premium Subsidies

Coverage level options range from 50 to 75 percent of the maximum reference prices per tree shown on the price addendum. For example, if the maximum reference dollar amount is \$41 per tree and there are 500 trees in the grove, the 65-percent coverage level results in a \$13,325 guarantee for the 500 tree grove (\$41 x 500 tree x .65). Premiums are subsidized as shown in the table below.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic Risk Protection (CAT) coverage is set at 50 percent coverage level and 55 percent of the maximum reference price for the appropriate stage rounded to the nearest cent. The cost for CAT coverage is an administrative fee of \$300 per crop per county, regardless of the acreage.

Occurrence Loss Option*

You may choose this option for an additional fee. You must choose the occurrence loss option when you apply for insurance, (if you have insurance already you must choose this option before the sales closing date). An indemnity may be paid under this option if the amount of insured damage within the unit is at least five percent.

Comprehensive Tree Value (CTV) *

For an additional premium, comprehensive tree value is available as an endorsement to the policy and provides supplemental coverage for eligible trees. You must choose the comprehensive tree value endorsement when you apply for insurance or by the sales closing date, if you already have insurance. Trees must be reported on the acreage report by stage-block and tree sub-type. This endorsement is not available with insurance for Carambola, lemon, lime, mango, and stage I trees. See your crop insurance agent for more details.

*The occurrence loss option and comprehensive tree value endorsement are not available with CAT.

Loss Example

Assume a unit of 1,000 orange trees in growth stage III, insured at the 75-percent coverage level, with a \$68 price per tree, and 40 percent of trees totally destroyed.

Coverage

1,000	Orange trees
x \$68	Price per tree
\$68,000	
x .75	Coverage level election
\$51,000	Amount of insurance per unit

Unit Deductible

1,000	Orange trees
x \$68	Price per tree
\$68,000	
x .25	Deductible (100 - 75 percent coverage = 25 percent deductible)
\$17,000	Unit deductible

Indemnity

1,000	Orange trees
x .40	Percent trees destroyed
400	Destroyed trees
x \$68	Price per tree
\$27,200	
- 17,000	Unit deductible
\$10,200	Indemnity for the unit

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:

<http://www3.rma.usda.gov/tools/agents/>

Regional Contact

USDA/Risk Management Agency
 Valdosta Regional Office
 106 S. Patterson St., Suite 250
 Valdosta, GA 31601-5673
 Telephone: (229) 219-2200
 Fax: (229) 242-3566
 E-mail: rsoga@rma.usda.gov

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