

## Risk Management Agency

# Florida Fruit Tree

**Fact Sheet**  
February 2020

### Crop Insured

Avocado, Carambola, Citrus\* and Mango trees in designated Florida counties are insurable if:

- The actuarial documents provide premium rates, or by written agreement;
- They are grown to produce a commodity intended to be sold as fruit or juice for human consumption; and
- You have a share in the crop.

\*Citrus trees include grapefruit, lemon, lime, mandarin/tangerine, orange, tangelo and tangor trees.

### Causes of Loss

You are protected against the following:

- Excess moisture;
- Flooding due to high groundwater levels, if allowed by the special provisions;
- Freeze; or
- Wind.

### Insurance Period

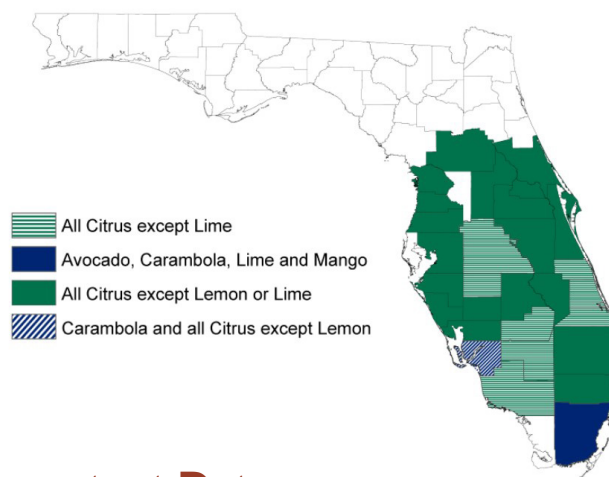
For carryover policies, insurance coverage begins for each crop year on June 1 when an acreage report is submitted by the sales closing date. For new policyholders, insurance coverage begins:

- June 1 when a newly completed application is received by the sales closing date and all other policy requirements are met; or
- 45 days after the company receives your completed application for applications received after the sales closing date, subject to all other requirements of the policy.

The insurance period ends with the earliest occurrence of one of the following:

- May 31; or
- The total destruction of insured trees on the unit.

### Available Counties



### Important Dates

Sales Closing.....April 15  
Acreage Report Due.....April 15  
Cancellation.....May 31

### Acreage Reporting Requirements

You must file a report of insurable fruit tree acreage for the tree type you wish to insure with your crop insurance agent by the acreage reporting date (April 15). Acreage must be reported with the stage and number of trees (insurable and non-insurable) for each stage-block in the unit. A pre-acceptance worksheet and a grove identification map must be submitted with new applications. A revised worksheet and map must be submitted by the acreage reporting date for added trees.

### Duties in the Event of Damage or Loss

If a damage or loss occurs you must:

- Protect the crop from further damage by providing sufficient care;
- Not prune or remove any damaged trees until we have inspected the unit;
- Notify your crop insurance agent within 72 hours of your initial discovery of damage, but not later than 15 days after the end of the insurance period; and



## FLORIDA FRUIT TREE - FEBRUARY 2020

- Submit a claim for indemnity declaring the amount of your loss not later than 60 days after the end of the insurance period, or
- If the amount of damage cannot be determined until after the insurance period, not later than twelve months after the end of the insurance period.

### Coverage Levels and Premium Subsidies

The premium subsidy percentages and available coverage levels, if electing basic units, are shown below. Your share of the premium will be 100 percent minus the subsidy amount.

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$655, per crop per county.

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

### Insurance Units

Basic and optional units are available as outlined in the crop policy and according to acreage minimums in the actuarial documents.

**Basic Units** — A basic unit will be divided into additional basic units by each fruit tree crop. Premium discounts apply.

**Optional Units** — May be elected if minimum qualifications are met. You may qualify for optional units if you have fruit tree groves on two or more parcels of non-contiguous land, or you have separate identifiable blocks on contiguous land. Separate optional units on contiguous land must meet the minimum number of acres of trees specified in the actuarial documents.

### Coverage Options

You may buy crop insurance coverage under one of the insurance plans offered: Tree Based Dollar Plan or Catastrophic Risk Protection.

For an additional premium, you may choose the Occurrence Loss Option when you apply for insurance or by the sales closing date, if you already have insurance. An indemnity may be paid under this option if the amount of insured damage within the unit is at least five percent. This option is not available with CAT.

For an additional premium, the Comprehensive Tree Value (CTV) Endorsement provides supplemental coverage for eligible trees. You must choose the CTV 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 for carambola, lemon, lime, mango, stage I trees, or with CAT.

### Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at [www.rma.usda.gov/informationtools/agentlocator](http://www.rma.usda.gov/informationtools/agentlocator).

### Useful Links

#### Actuarial Information Browser

[webapp.rma.usda.gov/apps/ActuarialInformationBrowser](http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser)

#### RMA Map Viewer

[prodwebnlb.rma.usda.gov/apps/mapviewer/index.html](http://prodwebnlb.rma.usda.gov/apps/mapviewer/index.html)

#### USDA/Risk Management Agency Homepage

[www.rma.usda.gov](http://www.rma.usda.gov)