



# STRAWBERRIES



## STRAWBERRY CROP INSURANCE

### Crop Insurance for Growers

Crop insurance, like any insurance product, can be extremely complicated. We take the complexity out, making it clear, concise, and easy for you to understand. Our responsibility is to provide a customer-first approach to risk management by working to protect against the many risks our clients take in an understandable, common-sense manner.

Through our experience in the industry, we understand the risks strawberry growers face. We use this knowledge to design all of our support and educational tools with you in mind.

### Key Information

- Sales Closing Date - August 31st
- Planting Period - September 26th - November 10th
- Acreage Reporting - November 15th
- Production and Revenue Reporting - August 31st
- End of Insurance - April 10th\*
- Premium Billing Date - May 1st

*\*(or the date which harvest ceases on or after March 15th or March 15th if before)*

### Our Commitment to Excellence

With 40 years of industry experience, we take pride in researching and implementing the latest in technology and risk management services for our clients. Through our commitment to excellence, we have become one of the largest crop insurance agencies in the nation. Our specialized agents and customer service staff look forward to working with you to protect your valuable investment. We work hard to keep you growing. Let us show you how!

*Carden & Associates, Incorporated - We keep you growing...*



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## Description of Coverage

### Current Crop Year

COVERAGE OPTIONS	Production Revenue History – Yield Production Revenue History – Plus Production Revenue History – Revenue
ELIGIBLE CROPS	Strawberries grown commercially, three of the past five years  Number of plants per acre must produce yield and revenue consistent with guarantee
COVERED PERILS	Production Revenue History Plan: Production shortfalls due to Adverse Weather Conditions, Earthquake, Failure of Irrigation Water Supply (due to a covered loss), Fire, Insects, Plant Disease, Volcanic Eruption, Wildlife  PRH-Plus and PRH-Revenue: Loss of revenue due to a production shortfall described above, price decline, or both
AVAILABILITY	Florida Counties:  Hardee, Hillsborough, Manatee, and Polk
COVERAGE LEVELS	Range from 50-85% of your approved actual yield and revenue  (CAT coverage available on PRH -Yield plan only)
UNIT OF MEASURE	Pounds

## Loss Example

### Sample Data

- PRH Yield Plan
- Approved projected price - \$1.15
- Yield - 22,650 pounds
- Elected coverage level - 75%
- Elected percent of price - 100%
- Production guarantee - 169,875 pounds (22,650 pounds x 75% x 10 acres)

### Loss Calculation

\$195,356 Total production guarantee\*  
- \$140,000 Value of production to count

**\$55,356 Indemnity**

\* 169,875 pounds x projected price @ \$1.15

*Loss example based on Hillsborough County, FL and insured cause of loss  
T-Yield and projected price used in calculations*

*Please note, calculations to determine the value of production to count differ on Revenue and Revenue Plus plans.*

## Let Us Show You the Difference

When disaster strikes, that's when you need us the most, and we'll be here to help. We are always available to assist you in reporting your claims, answering your questions, and guiding you through the entire loss process. If you have any questions, or should any issues arise, give us a call and we'll respond, because we're here when you need us, providing support that is second to none. We take our motto seriously, so when disaster strikes, we keep you growing! Let us show you how.

## We accomplish this by:

- \* **Providing innovative technology for the agricultural community**
- \* **Extending support through our insurance programs to our clients**
- \* **Delivering the highest quality products and customer service**
- \* **Customizing services to meet the specialized needs of our clients**
- \* **Serving our community through philanthropic practices**
- \* **Establishing long-standing relationships with our clients**

Contact our agents to insure your strawberries today!

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