



# CITRUS TREES



## CITRUS TREE CROP INSURANCE

### Crop Insurance for Growers

#### Description of Coverage

LOSSES INSURED: Freeze, Windstorm, Excess Moisture

TREE TYPES: Orange, Grapefruit, and All Other Citrus Trees

STAGES OF GROWTH: Stage I: 0 to 3-year-old trees  
Stage II: 3 to 6-year-old trees  
Stage III: 6+ year-old trees  
Note: Tree age will be determined as of the date coverage takes effect, June 1st.

COVERAGE PER TREE:

| TREE STAGE     | CAT     | TREE PRICE |
|----------------|---------|------------|
| Stage I Tree   | \$19.25 | \$35.00    |
| Stage II Tree  | \$44.00 | \$80.00    |
| Stage III Tree | \$55.00 | \$100.00   |

*We do not insure Stage I citrus trees located north of Interstate 4 with an irrigation supply of less than ten gallons of water per hour directly to the trees.*

COMPREHENSIVE TREE VALUE OPTION (CTV): Allows for the future value of destroyed or fully damaged trees. Value varies by tree variety, and is not available for Stage I trees.

DEDUCTIBLE OPTIONS: Basic Policy: Choice of 25%, 30%, 35%, 40%, 45%, and 50%  
Occurrence Loss Option (OLO): 5% Minimum Loss regardless of level of coverage

UNIT DIVISION: Basic Policy: By non-contiguous land within a tree type (Buy-up policies only)

OCCURRENCE LOSS OPTION (OLO): If damaged trees exceed 5% of the total amount of insurance, then the total damage is payable. If the damage is less than 5%, there is no claim.

INSURANCE PERIOD: Sales Closing Date: April 15th  
Crop Year: June 1st through May 31st

PREMIUM BILLING DATE: March 1st

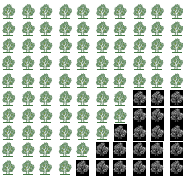
*Carden & Associates, Incorporated - We keep you growing...*



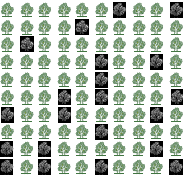
# CITRUS TREES

## Loss Example Occurrence Loss Option (OLO)

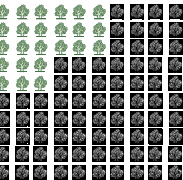
Coverage Level 75/100 Buy-up on 100 mature Valencia Orange Trees



**Damage**  
21% of trees destroyed in one area of the block  
**Amount of Payable Claim**  
Basic Tree Policy: **\$-0-**  
Tree Policy w/ OLO: **\$1,575**



**Damage**  
21% of trees destroyed scattered throughout the block  
**Amount of Payable Claim**  
Basic Tree Policy: **\$-0-**  
Tree Policy w/ OLO: **\$1,575**

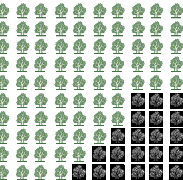


**Damage**  
76% of the trees destroyed in the block  
**Amount of Payable Claim**  
Basic Tree Policy: **\$5,100**  
Tree Policy w/ OLO: **\$5,700**

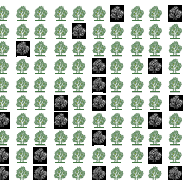
Destroyed Trees

## Loss Example OLO & Comprehensive Tree Value (CTV)

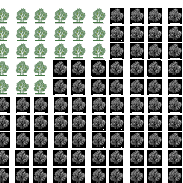
Coverage Level 75/100 Buy-up on 100 mature Valencia Orange Trees in Polk County



**Damage**  
21% of trees destroyed in one area of the block  
**Amount of Payable Claim**  
Basic Tree Policy: **\$-0-**  
Tree Policy w/ OLO: **\$1,575**  
Tree Policy w/ OLO & CTV: **\$2,919\***



**Damage**  
21% of trees destroyed scattered throughout the block  
**Amount of Payable Claim**  
Basic Tree Policy: **\$-0-**  
Tree Policy w/ OLO: **\$1,575**  
Tree Policy w/ OLO & CTV: **\$2,919\***



**Damage**  
76% of the trees destroyed in the block  
**Amount of Payable Claim**  
Basic Tree Policy: **\$5,100**  
Tree Policy w/ OLO: **\$5,700**  
Tree Policy w/ OLO & CTV: **\$10,564\***

Destroyed Trees

*\* This represents 100% of the indemnity payment after replanting.*

## Other Features Comprehensive Tree Value Endorsement

This endorsement increases the value of trees that are either destroyed or fully damaged. The intent is to compensate growers for the loss of future revenue as a result of the damage. Fully damaged trees are defined as trees which have damage to wood that is three inches in diameter or greater.

### Major Features

- Payable on Stage II & III trees only
- Values vary by variety

#### Orange Trees:

- Early & Mid-Season Oranges
- Late Oranges
- Navel Oranges
- Temple Oranges

#### Grapefruit Trees:

- White Grapefruit
- Red Grapefruit

#### All Other Trees:

- Tangerines
- Tangelos
- Murcotts

- Half of any indemnity due is paid when the claim is finalized, with the remainder paid once evidence of replanting, subject to the following:
  - You must replant the same number of trees - not necessarily citrus - but must be a tree producing fruit grown for human consumption.
  - You are not required to replant the trees on the same ground.
  - You are not required to replant the same variety of fruit trees.
- The Occurrence Loss Option (OLO) applies to any CTV claim if it was purchased on the basic policy.

## Other Products and Services

Whether your organization is engaged in farming, packing, processing, or distribution, we provide products and services to meet all your risk management needs.

Contact our agents to insure your citrus trees today!  
888.296.7533 | [info@cardeninsurance.com](mailto:info@cardeninsurance.com)

