



FLORIDA CITRUS APH



FLORIDA CITRUS APH 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 citrus growers face. We use this knowledge to design all of our support and educational tools with you in mind.

Important Dates and Information

- Sales Closing Date - November 1st
- Acreage Reporting - December 15th
- Production Reporting - December 15th
- Premium Billing Date - August 15th
- Maximum Contract Price Factor - 1.2000
- Minimum Age/Leaf Year - 3
- Standard Density - Equal to or less than 175 trees per acre
- High Density - More than 175 trees per acre
- Covered Perils - Excess wind (sustained speeds exceeding 39 mph recorded at NWS or FAWN stations), Drought, Freeze, Hail, Hurricane, Tornado, Fire (unless weeds & undergrowth have not been controlled or pruning debris has not been removed from the grove), Diseases (only if specified in the Special Provisions), Post-bloom fruit drop due to adverse weather (provided recommended disease control measures are applied)

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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Loss Examples

Sample County - Polk County, FL

- Standard Density
- T-Yields for 12+ Leaf Years - 196 boxes per acre
- Elected 75% coverage level and 100% of price
- 100 acres
- Share equals 100%
- Production guarantee - 147 boxes per acre *196 boxes per acre x 75%

Example 1

- ❖ Late Season Oranges, Juice - Price \$12.29 per box
- ❖ Total production guarantee - 14,700 boxes *147 boxes per acre x 100 acres
- ❖ Value of production guarantee - \$180,663 *14,700 boxes x \$12.29
- ❖ Value of production to count - \$122,900 *10,000 boxes x \$12.29

Loss Calculation

\$180,663 Total production guarantee value
- \$122,900 Production to count
\$57,763 Indemnity

Example 2

- ❖ Fresh Fruit Factor - 0.87
- ❖ Late Season Oranges, Fresh - Price \$14.82 per box
- ❖ Total production guarantee - 14,700 boxes *147 boxes per acre x 100 acres
- ❖ Value of production guarantee - \$217,854 *14,700 boxes x \$14.82
- ❖ Damaged by a covered peril and processed for juice
- ❖ Juice content of the damaged fruit is 41.6 pounds per box compared to 54.0 for undamaged fruit
- ❖ Production to count - 8,039 boxes *12,000 boxes harvested x .87 x .77
- ❖ Value of production to count - \$119,138 *8,039 boxes x \$14.82

Loss Calculation

\$217,854 Total production guarantee value
- \$119,138 Production to count
\$98,716 Indemnity

Hurricane Insurance Protection (HIP-WI) endorsement is available

Minimum Insurability:

- ❖ 3rd leaf year for APH vs. Dollar Plan (5th leaf year)
- ❖ Trees that are eight years of age or older must produce 100 boxes per acre minimum in at least one of the three previous years unless allowed by the Special Provisions.

**For the 2026 crop year, 2024, 2023, & 2022 would be the three previous crop years.*

Contact our agents to insure your citrus today!
888.296.7533 | info@cardeninsurance.com

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