

CITRUS

carden

CITRUS FRUIT CROP INSURANCE

Crop Insurance for Growers

Description of Coverage

LOSSES INSURED:

Freeze, Hurricane, Hail, Tornado, Fire, Wind

STAGES OF GROWTH:

Stage I: 5-year-old trees producing a normal crop for their age
Stage II: 6 to 8-year-old trees
Stage III: 9+ year-old trees

COVERAGE PER ACRE:
(Mature Trees)

FRUIT GROUPS	*CAT**	*MIN BUY-UP*	*MAX BUY-UP*
Early & Mid (standard density)	$317.00	$575.00	$977.00
Early & Mids (high density)*	$537.00	$975.00	$1,657.00
Mid-Season Valencia (standard density)	$324.00	$588.00	$998.00
Mid-Season Valencia (high density)*	$550.00	$1,000.00	$1,700.00
Late Oranges fresh (standard density)	$461.00	$838.00	$1,423.00
Late Oranges fresh (high density)*	$784.00	$1,425.00	$2,422.00
Late Oranges juice (standard density)	$324.00	$588.00	$998.00
Late Oranges juice (high density)*	$550.00	$1,000.00	$1,700.00
Navels (standard density)	$372.00	$675.00	$1,147.00
Navels (high density)*	$633.00	$1,150.00	$1,955.00
Grapefruit (fresh)	$1,073.00	$1,950.00	$3,900.00
Grapefruit (juice)*	$530.00	$963.00	$1,636.00
Tangerines	$812.00	$1,475.00	$2,507.00
Tangelos	$1,039.00	$1,888.00	$3,208.00
Temples	$750.00	$1,363.00	$2,316.00
Murcotts	$922.00	$1,675.00	$2,847.00
Lemons (juice)	$647.00	$1,175.00	$1,997.00
Mid Season Non-Valencia (standard density)	$317.00	$575.00	$977.00
Mid Season Non-Valencia (high density)*	$537.00	$975.00	$1,657.00

176+ trees per acre

DEDUCTIBLE OPTIONS:

CAT Level: 50%
Buy-Up: Choice of 15%, 20%, 25%, 30%, 35%, 40%, 45%, and 50%

UNIT DIVISION:

Unit division is allowed for fruit types located in non-contiguous blocks for groves that have buy-up coverage.

INSURED PERIOD:

5/01 – 2/07 Tangerines and Navels
5/01 – 2/28 Early Oranges
5/01 – 3/31 Mid-Season Oranges and Temples
5/01 – 5/15 Murcotts
5/01 – 6/30 Grapefruit and Late Oranges

PREMIUM BILLING DATE:

March 1st

SALES CLOSING DATE:

April 15th

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

CITRUS FRUIT

Loss Example

Fresh Fruit

Tangerine • Tangelo • Navel • Murcott • Temple • Grapefruit • Valencia

Loss Scenario

- Grower has one grove with 100 acres of Grapefruit (fresh)
- Coverage level **75/100** ($2,925 per acre)
- Total coverage $292,500
- Portions of the Grapefruit sold as fresh fruit within the past three seasons
- Current year production 40,000 boxes
- Average 45 pounds of juice per box
- Fresh Fruit Factor .63
- Freeze damage occurs

After inspection and harvest, the following is the final disposition of the crop:

- 0 boxes harvested fresh
- 30,000 boxes juiced with yield of 40 pounds of juice per box
- 10,000 boxes fall to ground

Calculations for the percent of damage:

Fruit on ground: 10,000 boxes x 100% = 10,000 boxes lost

Fruit juiced: 33,750* boxes x .708* = 23,895 boxes lost

Total: **= 33,895 boxes lost**

33,895 boxes lost ÷ 43,750 total boxes = 77.5% damage

77.5%	
- 25.0%	deductible
52.5%	
÷ .75	coverage level adjustment
70.0%	adjusted damage

Calculation of indemnity due:

$292,500 x 70.0% = **$204,750 indemnity due**

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Loss Example

Juice Fruit

Valencia • Hamlin • Pineapple • Grapefruit, etc.

Loss Scenario

- Grower has one grove with 100 acres of Valencias (standard density)
- Coverage level **75/100** ($881 per acre)
- Total coverage $88,125
- Average juice yield of **54 pounds** of juice per box in prior years = 25,560* boxes that would have been harvested had damage not occurred
- After damage: Two boxes of ground fruit per tree are lost, with 44 pounds of juice per box produced on 20,000 boxes harvested
- Freeze damage occurs

After inspection and harvest, the following is the final disposition of the crop:

- 10,000 trees x two boxes per tree = 20,000 boxes of ground fruit lost
- Reduction in juice yield from 54 to 44 pounds = 36.2%* damage
- 36.2% x 32,660 boxes = 11,823 boxes lost harvested production
- 20,000 boxes lost on ground + 11,823 boxes lost harvested production = 31,823 total boxes lost
- 20,000 boxes on ground + 32,660 boxes potentially = 52,600 boxes total production
- 31,823 boxes lost ÷ 52,600 boxes production = 60.4% damage

60.4%	
- 25.0%	deductible
35.4%	
÷ .75	coverage level adjustment
47.2%	adjusted damage

Calculation of indemnity due:

$88,125 x 47.2% = **$41,595 indemnity due**

**Calculations for these figures are available in the Florida Citrus Fruit Loss Adjustment Handbook. All figures are based on the D03 Range Class and Dollar of insurance Plan (Polk County, FL).*

Contact our agents to insure your citrus fruit today!

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