

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	$18.15	$33.00
Stage II Tree	$39.60	$72.00
Stage III Tree	$49.50	$90.00

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.

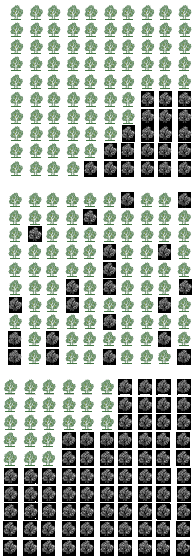
COMPREHENSIVE TREE VALUE OPTION (CTV):	Allows for the future value of destroyed or fully damaged trees. Value varies by tree variety, and is not available for Stage I trees.
DEDUCTIBLE OPTIONS:	Basic Policy: Choice of 25%, 30%, 35%, 40%, 45%, and 50% Occurrence Loss Option (OLO): 5% Minimum Loss regardless 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

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: **$1,418**

Damage
21% of trees destroyed scattered throughout the block **Amount of Payable Claim**
Basic Tree Policy: **$-0-**
Tree Policy w/ OLO: **$1,418**

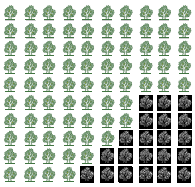
Damage
76% of the trees destroyed in the block
Amount of Payable Claim
Basic Tree Policy: **$4,590**
Tree Policy w/ OLO: **$5,130**

Destroyed Trees

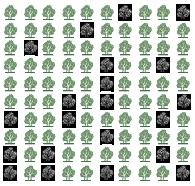
Loss Example

OLO & Comprehensive Tree Value (CTV)

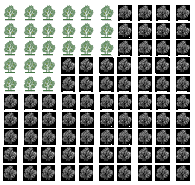
Coverage Level 75/100 Buy-up on 100 mature Valencia Orange Trees in Polk County



Damage
21% of trees destroyed in one area of the block
Amount of Payable Claim
Basic Tree Policy: **$-0-**
Tree Policy w/ OLO: **$1,418**
Tree Policy w/ OLO & CTV: **$1,891***



Damage
21% of trees destroyed scattered throughout the block **Amount of Payable Claim**
Basic Tree Policy: **$-0-**
Tree Policy w/ OLO: **$1,418**
Tree Policy w/ OLO & CTV: **$1,891***



Damage
76% of the trees destroyed in the block **Amount of Payable Claim**
Basic Tree Policy: **$4,590**
Tree Policy w/ OLO: **$5,130**
Tree Policy w/ OLO & CTV: **$6,840***

Destroyed Trees

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

V.2.4.26

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!

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