TVS

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TURFGRASS VALUE SELECT

Crop Insurance for Growers

Turfgrass Value Select offers irrigated turfgrass growers affordable, federally subsidized insurance protection, helping safeguard their investment. Created specifically for the unique needs of turfgrass operations, the program offers dependable protection against unexpected losses caused by covered perils.

With Turfgrass Value Select, growers can reduce financial uncertainty, strengthen the stability of their operation, and plan for the future with greater confidence. By helping minimize risk and protect the value of their crop, this coverage allows producers to focus on growing high-quality turfgrass while building a strong, sustainable business.

Key Benefits

- Unit division and coverage levels are allowed by type (buy-up policies only)
- Producer chooses coverage amount, Selected Value, which can be revised upward twice during the crop year
- Offers Occurrence Loss Option (OLO), reducing the deductible to 10%

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. We work hard to keep you growing. Let us show you how!

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

TURFGRASS VALUE SELECT

Coverage Details

Eligibility

INSURABLE TYPES

Insurable types are subject to state and county availability.

Turf Type	Season
Bermuda	Warm Season
Centipede	Warm Season
St. Augustine	Warm Season
Zoysia	Warm Season
Kentucky Bluegrass	Cool Season
Tall Fescue	Cool Season
Tall Fescue/Kentucky Bluegrass Mix	Cool Season

STAGES AND STAGE FACTORS

Used to adjust the pre-loss and post-loss damage values to account for differences in turfgrass stage and value.

Stage I: From planting of the insured crop until Stage II
Factor: 0.40

Stage II: Begins 5 weeks after planting, provided that more than 50% is established and extends up to 15 weeks after planting. For cool season type, 25 weeks after planting.
Factor: 0.75

Stage III: From the end of stage II until harvest
Factor: 1.0

DAMAGE FACTOR

Damage Factor is a value used to determine post-loss value.

Undamaged: 0.00
Retained Damaged: 0.50
Discarded Damaged: 0.75
Dead/Zero Market Value: 1.00

V.7.6.26

Loss Example

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W/O OCCURRENCE LOSS OPTION & PRE-LOSS VALUE EXCEEDS SELECTED VALUE

- 100% share in 3,000,000 square feet of insurable Bermuda
- Stage III with acceptable sales records to support $0.30 per square foot
- Elected 75% coverage level
- Selected Value = $600,000 - Crop year deductible = $150,000
- Amount of insurance = $450,000
- Actual pre-loss value = $747,000
- Post-loss value = $272,250
- Percent of loss = 0.3645 (post-loss value ÷ pre-loss value)
- Amount of loss = percent of loss x the lesser of the pre-loss value or Selected Value (0.3645 x $600,000 = $218,700)
- Occurrence deductible = $150,000
- Indemnity = $68,700

OCCURRENCE LOSS OPTION

Using example above with Occurrence Loss Option

- Percent of loss 0.3645 is greater than 10%
- 0.3645 x .75% coverage level = 0.2734
- Indemnity = $164,040 (0.2734 x $600,000)

Important Dates

Sales Closing Date - September 1st*

**Subject to change in subsequent years*

AVAILABILITY

TVS is available in select counties in Alabama, Florida, Georgia, Illinois, Minnesota, Missouri, North Carolina, Oklahoma, South Carolina, and Texas.

HIP-WI/TS is also available in some locations.

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

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