



GREATAMERICAN[®]
INSURANCE GROUP

Crop Division

Florida Citrus Fruit Dollar Plan

Coverage for oranges, lemons, limes, grapefruit, tangelos, mandarins, tangerines, tangors and other commodity citrus fruit in select counties



for all the *great* you do[®]



Eligibility

Citrus fruit commodities listed below may be divided into citrus fruit groups in the Special Provisions. All acreage of each citrus fruit group you elect to insure in a county is insurable if:

- The actuarial documents provide premium rates;
- The fruit is produced on citrus trees that have reached the fifth growing season after set out; and
- You have a share in the crop.

Citrus Fruit Commodities include:

- Oranges;
- Grapefruit;
- Tangelos;
- Mandarins/tangerines;
- Tangors;
- Lemons;
- Limes; and
- Any other citrus fruit commodity designated in the actuarial documents.

Causes of Loss

You are insured against the following:

- Excess wind;
- Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the grove;
- Freeze;
- Hurricane;
- Hail;
- Tornado.

Great American does not insure against damage or production loss from damage to the blossoms or trees; or an inability to market the citrus fruit for any reason other than actual damage from an insurable cause.

American Owned



Insurance Period

Coverage begins each crop year on **May 1** (see your crop insurance agent for exceptions) and ends *on the calendar date of the following year below:*

End Date	Crop
February 7	navel oranges, Orlando tangelos and tangerines
February 28	early oranges and all other tangelos
March 31	mid-season and temple oranges
April 30	lemons and limes
May 15	morcott
June 30	grapefruit and late season oranges

Reporting Requirements

Acreage Report – You must report all acres of the crop, in which you have a share in the county, to your insurance agent by the acreage reporting date.

Notice of Loss – Talk with your insurance agent for detailed requirements.

Producer Pre-Acceptance Worksheet – This worksheet is used to report tree age, fruit type, planting pattern, tree density, percent stand, and tree health/damage issues. The pre-acceptance worksheet is due by the acreage reporting date.

Fresh Fruit Sales Records – For citrus fruit insured as fresh fruit, sales records must be provided for 1 of the previous 3 crop years, upon request.

Important Dates

Sales Closing	April 15
Cancellation	April 30
Acreage Reporting	April 15
Premium Billing	March 1
Termination	April 30

Definitions

Age class – Trees in the unit are grouped by age, with each insurable age group of a particular citrus fruit commodity, commodity type, and intended use receiving a Reference Maximum Dollar Amount to calculate the amount of insurance for the unit.

Amount of Insurance (per acre) – The dollar amount determined by multiplying the Reference Maximum Dollar Amount for each applicable combination of commodity type, intended use, and age class of trees within a citrus fruit commodity by:

- The coverage level you select; and
- Your share.

Citrus Fruit Group – A designation in the Special Provisions to identify combinations of commodity types and intended uses within a citrus fruit commodity that may be grouped together to elect coverage levels and identify the insured crop.

Commodity Type – A specific subgroup of a commodity with characteristics different from other subgroups of the same commodity.

Intended use – The producer's expected end use of the commodity when the commodity is reported. The Special Provisions list insurable intended uses.

Reference Maximum Dollar Amount – The dollar amount in the actuarial tables used in calculating the dollar amount of insurance, per acre, for the insurance guarantee. You can find this value on the price tab of the actuarial documents browser at: <https://webapp.rma.usda.gov/apps/actuarialinformationbrowser/>

Coverage Level Options

Item	Percent (%)							
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

Crop insurance premiums are subsidized as shown in the above table. Coverage level options range from 50 to 85% of the reference maximum dollar amount per acre.

For example, if the reference maximum dollar amount is \$1,925, the 80% coverage level results in a \$1,540 guarantee per acre.  \$1,925  x .80  \$1,540

Catastrophic Risk Protection

Catastrophic Risk Protection (CAT) coverage is set at 50% coverage level and 55% of the maximum reference dollar amount. ***The cost for CAT coverage is an administrative fee of \$655 per crop per county, regardless of the acreage.***



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Item	Percent (%)							
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Premium Subsidy	67	64	64	59	59	55	48	38
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Loss Example

Assume a one acre unit of 9-year old late oranges for the juice market with a \$2,900 reference maximum dollar amount, a 75% coverage level, 100% share, and 70% production damage.

Calculating Damage Percentage

- 0.70 Percent production damage (%)
- 0.25 Percent deductible (100-75=25%)
- 0.45 Unit deductible (%)
- 0.75 **Coverage level (%)**
- 0.60 Adjusted damage (%)**

Calculating Indemnity

- \$2,900 Reference Maximum dollar amount
- x 0.75 **Coverage level**
- \$2,175 Amount of insurance
- x 0.60 **Percent adjusted damage**
- \$1,305 Indemnity**





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Great American
Insurance Company

115+ years with an **A** or better rating by AM Best

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