

# Florida Fruit Tree

*Coverage for avocado, carambola, grapefruit, lemon, lime, mango, murcott, orange, tangerine and tangelo trees in select counties.*



## What is Florida Fruit Tree Coverage?

Fruit Tree coverage offers protection for trees grown to produce commodities intended for sale as fruit or juice for human consumption.



### Fruit Tree Crops:

- Avocado trees
- Carambola trees
- Grapefruit trees
- Lemon trees
- Lime trees
- Mango trees
- Orange trees (includes early, mid, and late season navel and temple)
- Other citrus trees (includes tangerine, tangelo, and murcotts)

### Causes of Loss:

- Excess moisture
- Flooding due to high groundwater levels, if allowed by the special provisions;
- Freeze
- Wind

### Insurance Period:

For **carryover policies**, insurance coverage begins for each crop year on June 1 when an acreage report is submitted by the sales closing date.

For **new policyholders**, insurance coverage begins:

- June 1 when a newly completed application is received by the sales closing date and all other policy requirements are met; or
- 45 days after the company receives your completed application for applications received after the sales closing date, subject to all other requirements of the policy.

The insurance period ends with the earliest of May 31 or total destruction of insured trees on the unit.

### Acreage Reporting Requirements:

All acres of the crop in which you have a share in the county must be reported with the stage and number of trees (insurable and non-insurable) for each stage-block in the unit. A pre-acceptance worksheet and a grove identification map must be submitted with new applications. A revised worksheet and map must be submitted by the acreage reporting date if any trees are added.



### Important Dates:

- **Sales Closing Date:** April 15
- **Acreage Report Due:** April 15
- **Cancellation & Termination:** May 31
- **Premium Billing:** March 1

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## Coverage Options:

Coverage level options range from 50 to 75% of the maximum reference prices per tree shown on the price addendum.

Item	Percent (%)					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55

Catastrophic Risk Protection (CAT)	Occurrence Loss Option	Comprehensive Tree Value
<p>CAT coverage is set at 50% coverage level and 55% of the maximum reference dollar amount for the appropriate stage, rounded to the nearest cent.</p> <p>The cost for CAT coverage is an administrative fee of \$300 per crop per county, regardless of the acreage.</p>	<p>An indemnity may be paid under this option if the amount of insured damage within the unit is at least five percent.</p> <p>For an additional premium, you may choose the Occurrence Loss Option when you apply for insurance or by the sales closing date, if you already have insurance.</p> <p>This option is not available with CAT.</p>	<p>For an additional premium, the Comprehensive Tree Value (CTV) Endorsement provides supplemental coverage for eligible trees.</p> <p>You must choose the CTV endorsement when you apply for insurance or by the sales closing date, if you already have insurance.</p> <p>Trees must be reported on the acreage report by stage-block and tree sub-type. This endorsement is not available for carambola, lemon, lime, mango, stage I trees, or with CAT.</p>

## Loss Example:

**Loss Example** Assume a unit of 1,000 orange trees in growth stage III, insured at the 75% coverage level, 100% share, with a \$72 price per tree, and 40% of trees totally destroyed by an insurable cause.

### Step 1: Coverage

\$72 Price per tree x 1,000 Unit size = **\$72,000**

\$72,000 x .75 Coverage Level = **\$54,000 Amount of insurance per unit**

### Step 2: Deductible

\$72 Price per tree x 1,000 Unit size = **\$72,000 Deductible**

(100 - .75 coverage level = .25)

\$72,000 x .25 = **\$18,000 Unit deductible**

### Step 3: Indemnity

1,000 Unit size x .40 Percent of unit destroyed = **400**

400 x \$72 Price per tree = **\$28,800**

\$28,800 - \$18,000 Unit deductible = **\$10,800 Indemnity for this unit**

## Definitions

**Block:** A stand of trees of the same crop on acreage sharing a common boundary with no discernable change in the planting pattern.

**Stage:** A classification system based on the number of years after set-out, buckhorning, top-working, or resetting.

**Stage-block:** A block with at least 75 percent of the trees at the same stage when insurance attaches.

**Stand of damaged trees:** The area(s) within a unit with damage due to the same insurable cause of loss and used to determine the damage value for the unit.

**Tree Reference Price:** The price per tree listed on the actuarial documents for tree replacement or rehabilitation that is used in calculating the unit value, the amount of protection, and the damage value.

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