

# California Citrus Tree Crop Insurance Coverage



RCIS.com

Meeting  
growers' crop  
insurance needs  
in California



Talk to an RCIS crop insurance agent today.

RCIS' Fresno-based Regional Service Office team works hard to understand the crops, conditions and market concerns of California growers, always aiming to provide the best service possible. They share this dedication to customers with our network of local RCIS agents.

**Sales Closing Date**  
**November 1**

## COVERAGE

The California Citrus Tree (CCT) Crop Insurance Program is available in select California counties, with coverage for:

- Grapefruit trees
- Lemon trees
- Mandarin/Tangerine trees
- Orange trees
- Tangelo trees
- Any other citrus trees designated in the actuarial documents

A separate administrative fee is charged for each commodity you elect to insure.

This for example, allows you to insure all your lemon trees and none of your grapefruit trees, and allows varying coverage levels by commodity.

## OCCURRENCE LOSS OPTION (OLO)

Also available in the other tree-based dollar products — available for an additional premium.

## COVERAGE OF CITRUS TREES BY AGE

Available from set out to four years.

## CAUSES OF LOSS

Citrus trees are insured against the following:

- Freeze
- Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.
- Failure of the irrigation water supply if caused by an unavoidable naturally occurring event.

*The loss example provided to the right is for informational purposes only. Please refer to your policy for coverage terms. Contact an RCIS crop insurance agent for additional information.*

## LOSS EXAMPLE (with no previous claim)

Assuming:

Coverage level (25% deductible): 75%

Price percentage: 100%

# grapefruit trees reported: 3,000

#Stage I trees: 1,400

#Stage II trees: 1,600

FCIC's actuarial documents show the following tree reference prices for standard density grapefruit trees:

Stage I tree: \$62

Stage II tree: \$119

Freeze damage to the policyholder's grapefruit grove destroys 700 standard density Stage II grapefruit trees. The unit value is determined to be the same as the amount of protection and the under-report factor (URF) is 1.0. The indemnity will be calculated as follows:

Unit deductible: (1,400 Stage I trees x \$62) + (1,600 Stage II trees x \$119) x 25% deductible = **\$69,300**

Damage value for insurable cause of loss: 700 trees x \$119 = **\$83,300**

Damage value for loss minus unit deductible: \$83,300 - \$69,300 = **\$14,000**

**Indemnity Payable** (indemnity x 1.0 URF x 100% share): \$14,000 x 1.0 x 1.0 = **\$14,000**

## About RCIS



We are the #1 crop-hail insurance provider and #2 federal crop insurance provider in the nation based on market share<sup>1</sup>



We offer private and federal crop insurance solutions for about 160 crops across all 50 states and insure 109+ million acres<sup>2</sup>



Nearly 90% of 12,000 farmers who had a claim in 2020 scored the RCIS Claims team a 9 or 10 (out of 10) when completing a Transactional Net Promoter Score (TNPS) survey<sup>3</sup>

<sup>1</sup>Statistics from report prepared by National Crop Insurance Services for Dec. 2020 board meeting materials. MPCI information source: Risk Management Agency. | <sup>2</sup>Source — based on internal RCIS data. | <sup>3</sup>The Transactional Net Promoter Score (TNPS) is a measure of customer advocacy. TNPS gives a view of the company's performance according to customer perspective. TNPS is based on asking customers "How likely are you to recommend RCIS to a colleague or peer?" using a 0-10 scale. Source: Zurich Customer NPS<sup>®</sup> 2020. NPS (Net Promoter Score<sup>™</sup>) measures the willingness of customers to recommend a company's products or services. Net Promoter, NPS and Net Promoter Score are trademarks of Sametrix Systems, Inc., Bain and Company, Inc., and Fred Reichfeld.

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