

Citrus Fruit 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 marketing 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 20

COVERAGE

Insurance is available for the citrus fruit listed below, if the trees have reached at least the sixth leaf year after being set out into the grove, or the fifth leaf year after topwork or grafting, if topwork or grafting occurs after set out. Insuring citrus fruit at the fifth leaf season after set out is possible if requirements are met for Risk Management Agency determined yield.

- Grapefruit – includes hybrids and Pummelos
- Lemons (all)
- Mandarins/Tangerines – Early Season and Late Season varieties
- Oranges – Cara Cara, Navel, Sweet (includes Blood), Valencia
- Tangelos – Minneola/Honeybell, Orlando

AVAILABILITY

Citrus fruit coverage is available for growers in Fresno, Glenn, Imperial, Kern, Kings, Madera, Monterey, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Stanislaus, Tulare and Ventura counties.

Not all citrus fruit is insurable in all counties.

CAUSES OF LOSS

Citrus fruit is insured against the following:

- Adverse weather conditions
- Earthquake
- Failure of irrigation water supply, if caused by an insured peril during the insurance year
- Fire – unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed
- Insects or Plant Disease - but not damage due to insufficient or improper application of control measures
- Volcanic eruption
- Wildlife

PREMIUM SUBSIDY

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

LOSS EXAMPLE

A citrus fruit producer has an actual production history (APH) yield of 600 cartons per acre, 50% coverage level on 100 acres of citrus fruit, selected price of \$6.20 per carton and 100% share.

600	Cartons per acre average yield
x 0.50	Coverage level percentage
300	Cartons per acre guarantee
- 200	Cartons per acre actually produced
100	Cartons per acre loss due to insurable cause
x \$6.20	Price election
\$620	Gross indemnity per acre
x 100	Acres
x 1.0	100% share

\$62,000 Indemnity

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