

Citrus Freeze Coverage



Meeting growers' crop insurance needs in California



Talk to an RCIS crop insurance agent today.

RCIS' regional service 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

Although you take every precaution to protect your crops, occasionally freeze or frost might affect your production. When adverse weather conditions hit, crop insurance coverage can help cover losses. Citrus Freeze is a private product providing crop insurance coverage with frost protection for your acreage. Various deductibles are available by county (25%, 35% or 50%). Citrus crops covered include:

- Grapefruit
- Lemons
- Limes
- Mandarins/Tangerines – Clementine, W. Murcat, and all others
- Oranges – Cara Cara, Navel, Sweet, Valencia
- Tangelos – Minneola/Honeybell, Orlando

AVAILABILITY

Ask an RCIS crop insurance agent about availability in your area.

CAUSES OF LOSS

This policy insures against freeze damage to the skin or pulp of the insured citrus fruit. Damage must result from freeze that occurs during the insurance period after the citrus fruit is set. A loss or series of losses from freeze will be considered one event. The maximum insurance per acre (IPA) is \$3,000.

COVERAGE EXAMPLE

This example is based on a producer with 54 acres of navel oranges with an insurance per acre (IPA) of \$1,000 and 100% share. The rate is 5.9% with a 25% deductible.

54 Acres	
x \$1,000	Insurance per acre
\$54,000	Liability
x 5.9%	Rate
\$3,186	Premium

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.