

# 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 growing season after set out or fifth growing season after topwork or grafting. Insuring citrus fruit at the fifth growing season after set out is possible if requirements are met for a determined yield request

- Grapefruit – includes hybrids and Pummelos
- Lemons (all)
- Mandarins/Tangerines - specified early 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 these counties:

- Fresno
- Glenn
- Imperial
- Kern
- Madera
- Orange
- Riverside
- San Bernardino
- San Diego
- Stanislaus
- Tulare
- Ventura

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 SUBSIDIES

Ask your RCIS agent about premium subsidies available.

## 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, Cara Cara oranges established price of \$13.15 per carton and 100% share.

600	Cartons per acre average yield
x <u>0.50</u>	Coverage level percentage
300	Cartons per acre guarantee
- <u>200</u>	Cartons per acre actually produced
100	Cartons per acre loss due to insurable cause
x <u>\$13.15</u>	Price election
\$1,315	Gross indemnity per acre
x 100	Acres
x <u>1.0</u>	100% share
<b>\$131,500</b>	<b>Indemnity</b>

*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.*