



United States Department of Agriculture
Risk Management Agency

January 2007

2007 COMMODITY INSURANCE FACT SHEET

Texas Citrus Tree

Crop Insured

The crop insured will be all of each citrus tree crop designated in the special provisions in the county for which a premium rate is provided by the actuarial documents and that you elect to insure:

- in which you have an ownership share;
- that are adapted to the area;
- that is set out for the purpose of growing fruit to be harvested for commercial production of fresh fruit or for juice;
- that is irrigated; and
- that have the potential to produce at least 70% of the county average yield for the crop and age, unless a written agreement is approved to insure the trees with lesser potential.

Note: We do not insure citrus trees during the crop year the application for insurance is filed, unless we inspect the acreage and consider it acceptable; or that have been grafted onto existing root stock or nursery stock within the one-year period prior to the date insurance attaches. In addition, we may exclude from insurance or limit the amount of insurance on any acreage that was not insured the previous year.

Counties Available

Cameron Hidalgo Willacy

Causes of Loss

Excess precipitation
 Excess wind
 Failure of irrigation water supply¹
 Fire²
 Freeze
 Hail
 Hurricane
 Tornado
 Wildlife

¹If caused by an insured peril during the insurance period.²Unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the grove.

Insurance Period

Coverage begins on November 21 of each crop year, except for the year of application and ends at the earliest of:

- November 20; or
- total destruction of the insured trees.

Reporting Requirements

Acreage Report—You must report to your insurance company all the acreage of citrus trees in the county in which you have a share, your share at the time insurance attaches, and the number and type(s) of trees, the date of original set out; and the date of replacement or dehorning.

Notice of Loss— In case of damage or probable loss, if you intend to claim an indemnity on any unit, you must allow us to inspect all insured acreage before pruning, dehorning, or removal of any damaged trees.

Important Dates

Sales Closing.....	November 20
Acreage Reporting.....	December 15
Premium Billing.....	June 1
Cancellation/Termination.....	November 20

Definitions

Amount of Insurance—The amount of insurance shown in the actuarial documents will be reduced for any acreage which has not reached the fourth growing season after being set out or the fifth year following dehorning. The amount of insurance will be the product obtained by multiplying the amount of insurance contained in the actuarial table by:

- 33 percent the year of set out or the year following dehorning or the year following grafting of a set out tree (insurance will be limited to this amount until trees that are set out are one

- year of age or older on the first day of the crop year);
- 60 percent for the first growing season after being set out, the second year following dehorning, or the second year following grafting of a set out tree;
- 80 percent for the second growing season after being set out, the third year following dehorning, or the third year following grafting of a set out tree; or
- 90 percent for the third growing season after being set out, the fourth year following dehorning, or the fourth year following grafting of a set out tree.

The amount of insurance will be reduced proportionately for any unit on which the stand is less than 90 percent, based on the original planting pattern.

Coverage Levels and Premium Subsidies

You may select a different coverage level for each crop designated in the special provisions that you elect to insure. If you insure trees within a crop which are either of a different variety or are planted at a different population density, the amount of insurance for each variety or population density for the crop must bear the same relationship to the maximum amount of insurance available for each variety and population density of the crop as specified in the actuarial documents. For example, if you elect 100% of the maximum amount of insurance for a variety within a population density for the crop, you must select 100 percent of the maximum amount of insurance for that variety for all population densities for the crop.

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

Catastrophic (CAT) coverage is fixed at 50 percent of average yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you. There is, however, an administrative fee of \$100 per county, regardless of the acreage.

Price Elections

Price elections will be posted on the RMA Web site at: <http://www3.rma.usda.gov/apps/pricesinquiry/>

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