

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

Product
Development
Division

FCIC-24110 (09-00)
FCIC 24110-1 (08-01)

FLORIDA FRUIT TREE CROP INSURANCE UNDERWRITING GUIDE

Underwriting Guide for Establishing Coverage for Multiple
Peril Crop Insurance Crop Insurance Contracts
2002 and Succeeding Crop Years

**U.S. DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C. 20250**

FEDERAL CROP INSURANCE CORPORATION		NUMBER: 24110 (09-2000) 24110-1 (08-2001)
SUBJECT: FLORIDA FRUIT TREE CROP INSURANCE UNDERWRITING GUIDE 2002 AND SUCCEEDING CROP YEARS	DATE: August 28, 2001	
	OPI: Product Development Division	
	APPROVED: /s/ Tim B. Witt Deputy Administrator, Research and Development	

1. PURPOSE AND OBJECTIVE

To provide supplementary instructions for establishing fruit tree crop insurance coverage in accordance with the Florida Fruit Tree Pilot Crop Insurance Provisions (00-014 rev. 12-13-99) and the Florida Fruit Tree Loss Adjustment Handbook (FCIC-25570). Also, to assure the uniform administration of ACC coverage.

2. CANCELLATION

- A. Effective Date: Upon Approval.
- B. Series Replaces:
- (1) The following Underwriting Guideline pages dated September 2000: Cover page, pages 1-2 and 7-8.
 - (2) Conversion of the above issuances will take place upon receipt of these slipsheets.
- C. Issuance Rescinded. These Underwriting Guideline slipsheets replace the cover page, pages 1-2, and 7-8 issued in the Underwriting Guidelines (FCIC-24110) issued 9/00.
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DISTRIBUTION: RMA Deputy Administrators, Directors, Washington D.C. and Kansas City; RMA Regional and Risk Compliance Offices; National Appeals Division (NAD); Reinsured Companies, and National Crop Insurance Services (NCIS).

3. DEFINITIONS

ACC - Asiatic Citrus Canker (ACC), a disease caused by the bacterium *Xanthomonas axonopodis pathovar citri* (Hasse) Dawson, which adversely affects citrus trees.

ACC Underwriting Certificate - A certification issued by USDA's Animal and Plant Health Inspection Service (APHIS) or Florida's Department of Plant Industry (DPI) that describes the status of citrus trees with respect to ACC, as provided in the Special Provisions.

APHIS - Animal and Plant Health Inspection Service, an agency of the United States Department of Agriculture, or a successor agency.

Crop Year - The period beginning November 21 and extending through November 20 of the following year, which is designated by the calendar year in which the period ends.

DPI - Department of Plant Industry (DPI), an agency of the Florida Department of Agriculture and Consumer Services, or a successor agency.

Public Order - Either an "Agreement to Destroy and Covenant Not to Sue" signed by the insured and by the DPI or an "Immediate Final Order" issued by DPI, both of which identify citrus trees infected by or exposed to ACC and order their destruction.

Quarantine Zone - An area immediately adjacent to infected or exposed citrus trees as identified by DPI or APHIS, from which the movement of fruit and plant material is regulated by APHIS or DPI.

Sales Closing Date - In lieu of the definition in section 1 of the Basic Provisions, there is no specific date by which applications must be filed. However, applications submitted after November 20 may affect the insured's eligibility for other farm program benefits. November 20 is the last date the insured may change the coverage level or amount of protection for the next crop year.

Share - In lieu of the definition in section 1 of the Basic Provisions, the insured's percentage of interest in the insured crop as owner or part owner by share at the time insurance attaches. However, only for the purpose of determining the amount of indemnity, the insured's share will not exceed the insured's share at the time of loss.

NOTE: When a new certification is required for a policy or a unit/section (e.g., added land), replace the original crop year entry for the unit or section with the applicable crop year of the new certification. The ACC designation and date on the acreage report does not have to be entered at the time the insured is required to file the acreage report. The insurance provider underwriter may complete the ACC entries once the ACC insurability determination has been made.

€. Important Dates:

- (1) Contract Change Date: August 31, preceding the cancellation date.
- (2) Cancellation, Termination, and Sales Closing Dates: November 20, before the beginning of the crop year.

NOTE: For any policies sold after the sales closing date, the premium billing date will be the first day of the second month following the application date.

- (3) Acreage Reporting Dates.
 - (a) New insureds: Date the application is signed.
 - (b) Carryover insureds: November 20.

NOTE: Replacement trees and trees set out on new acreage will require a revised acreage report to increase the amount of protection.

- (4) Beginning of the Insurance Period Dates.
 - (a) For counties with no ACC quarantine zone and for all insured causes except ACC coverage in counties with an ACC quarantine zone.
 - (1) New insureds: Coverage begins on the 30th day after the insurance provider's local office receives the completed application, unless all or part of the trees are not insurable.
 - (2) Carryover insureds: Coverage begins on November 21st of each crop year unless at renewal the insured: elects a higher coverage level, reports additional land or a greater share such that the amount of protection will increase by more than 10 percent, then coverage for the additional amount of protection begins on the later of November 21st or the 30th day after the insurance provider receives the insured's election or report, unless the insurance provider notifies the insured that all or part of the insured's trees are not insurable.

- (b) For ACC coverage in counties with an ACC quarantine zone.

New insureds and carryover insureds: The insured must submit a negative ACC Underwriting Certification to the insurance provider within 30 days of the issuance of said certification. ACC coverage does not attach until certification is received by the insurance provider.

- (5) End of the Insurance Period Dates: The end of the insurance period is the earlier of:

- (a) November 20th of the crop year; or
- (b) Upon the insurance provider’s determination of total destruction of the insured trees on the unit.

8. ADMINISTRATIVE INFORMATION

- A. The information and requirements applicable to the ACC Underwriting Certification may change from time to time. RMA will issue updated lists of ACC quarantine counties, forms, and instructions by bulletin and on its website, as required. Copies of the certification form can be downloaded from:

<http://www.rma.usda.gov/news/r-and-d/1999/>

- B. ACC Underwriting Certifications may be obtained by sending a request to DPI at the applicable county office listed below:

Dade and Broward Counties	Hendry and Collier Counties	Hillsborough and Manatee Counties
<p>Citrus Canker Eradication Program Attention: Mr. Ken Bailey 10300 Southwest 72nd Street Miami, Florida 33173-3038 Phone: (305) 275-1907 Fax: (305) 275-1977</p>	<p>Citrus Canker Project Office Attention: Mr. Jack Nietzsche 424 E. Market Road, Unit #10 Immokalee, Florida 34142 Phone: (941) 658-3684 Fax: (941) 658-3692</p>	<p>Citrus Canker Project Office Attention: Mr. Ray Seitler 1003 17th Street, W. Palmetto, Florida 34221 Phone: (941) 721-6622 Fax: (941) 721-6636</p>