

**Type 22 – Nursery Indemnity Calculation  
Format/Edit**

## **INDEMNITY CALCULATION**

Unadjusted Loss = Field Market Value A - Field Market Value B  
(Field 30) (Field 31)

Adjusted Loss = Unadjusted Loss \* Under Reporting Factor  
( Field 32) (Field 29)

Unadjusted Indemnity = Adjusted Loss - Occurrence Deductible  
(Field 34) (Field 32) (Field 33)

Preliminary Indemnity = the lesser of : Effective XPS Liability (field 26)  
(Field 35) Unadjusted Indemnity (field 34)

Indemnity = Preliminary Indemnity \* Insured Share \* Price Election Factor  
(Field 38) (Field 35) (Field 36) (Field 37)

## **REHABILITATION PAYMENT (Indemnity) for Practice 007**

**The lesser of:**

Actual Cost of Rehabilitation \* Under-report factor  
(field 50) (field 29)

**OR**

(Rehab Plant Value \* .075) \* Under-report factor \* Coverage Level \* Share  
(field 47) (field 29) (field 45) (field 36)

**INDEMNITY CALCULATION**

Unadjusted Loss = Unit Value Before Loss - Unit Value After Loss  
(Field 30) (Field 31)

Adjusted Loss = Unadjusted Loss \* Under Reporting Factor  
(Field 32) (Field 29)

Unadjusted Indemnity = Adjusted Loss - Occurrence Deductible  
(Field 34) (Field 32) (Field 33)

Preliminary Indemnity = the lesser of : Effective Amount of Insurance (Field 26)  
(Field 35) Unadjusted Indemnity (Field 34)

Indemnity = Preliminary Indemnity \* Insured Share  
(Field 38) (Field 35) (Field 36)

<b>Policy Code</b>	<b>Plant Description</b>	<b>Alpha Code</b>	<b>Numeric Code</b>
1.	Deciduous Trees (Shade and Flower)	DT	056
2.	Broad-leaf Evergreen Trees	BE	057
3.	Coniferous Evergreen Trees	CE	058
4.	Fruit and Nut Trees	FN	059
5.	Deciduous Shrubs	DS	060
6.	Broad-leaf Evergreen Shrubs	BS	061
7.	Coniferous Evergreen Shrubs	CS	062
8.	Small Fruits	SF	063
9.	Herbaceous Perennials	HP	064
10.	Roses	RO	065
11.	Ground Cover and Vines	GC	066
12.	Annuals	AN	067
13.	Foliage	FO	068
14.	Palms & Cycads	PC	070
15.	Liners	LI	071
16.	Other Plant Types (SPOI)	OT	069

**CAUSE OF LOSS CODES BY CROP****CROP NAME AND CODE****CAUSE OF LOSS AND CODE**CULTIVATED CLAMS (0116)

OXYGEN DEPLETION (66)  
 -DUE TO VEGETATION  
 -MICROBIAL ACTIVITY  
 -HARMFUL ALGAE BLOOM  
 -HIGH WATER TEMPERATURE  
 DISEASE, AQUACULTURAL (80)  
 FREEZE (42)  
 HURRICANE (92)  
 SALINITY (INCREASE OR DECREASE) (76)  
 TIDAL WAVES (65)  
 STORM SURGE (67)  
 PREDATION (73)  
 ICE FLO (74)

NURSERY FG & C (0073)

\*\*\*ADVERSE WEATHER  
 FIRE (91)  
 INSECTS (71)  
 PLANT DISEASE (81)  
 WILDLIFE (93)  
 EARTHQUAKE (97)  
 VOLCANIC ERUPTIONS (98)  
 FAILURE IRRIGATION SUPPLY (13)  
 MYCOTOXIN (82)