

AVAILABILITY

California Citrus Tree coverage is available in California counties where the FCIC CCT program is offered.

Covered crops include: orange trees, grapefruit trees, lemon trees, mandarin/tangerine trees, and tangelo trees.

IMPORTANT DATES

Contract Change Date: August 31

Sales Closing Date: November 1

Cancellation/Termination Date: November 1

Premium Billing Date: August 15 of the crop year

Acres Reporting Date: November 15

FMH WRITING AREA



Farmers Mutual Hail
Insurance Company of Iowa

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CALIFORNIA CITRUS TREE



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The California Citrus Tree (CCT) program covers all insurable citrus. The program is designed after other tree-based dollar amount of insurance crop programs and provides an indemnity for trees that are damaged by adverse weather and other listed perils during the insurance period.

How Does It Work?

- CCT is a Tree-Based Dollar Amount of Insurance (Plan 40)
- Available to anyone with a share in a citrus tree grove
- Insured must report the number of trees in each unit, by stage-block; and the applicable planting dates on the California Tree Grove Producer Pre-Acceptance Worksheet, Grove Identification Map, and acreage report
- Occurrence Loss Option (OLO) available to add

Benefits

- Coverage up to 75% level
- Different price elections can be selected per crop type
- Covers multiple areas of loss including freeze, fire, and irrigation failure
- Ability to add Occurrence Loss Option (OLO)

COVERAGE OPTIONS

- 1. Coverage Levels:** A different coverage level can be selected for each type of the insured crop up to 75 percent.
- 2. Price Election:** A different percent of the price election can be selected for each crop type. For example, an insured may choose 100 percent of the max price election for late season orange trees and 75 percent for navel orange trees.
- 3. CAT Coverage:** CAT coverage is available for any citrus tree type at the 50 percent coverage level and 55 percent price election.

COMMODITY VS. TYPE

Commodity	Type
Orange Trees	Mid & Early Season
	Late
	Navel
Grapefruit Trees	Colored
	White
	All Other Grapefruit
Lemon Trees	Eureka
	Lisbon
	All Other Lemon
Mandarin/Tangerine Trees	Early Season
	Late Season
Tangelo Trees	Minneola/Honeybell

INSURABILITY

The insured crop will be all citrus trees:

- Grown in the county listed on the insured's application;
- Adapted to the production area;
- In which the insured has a share;
- That are irrigated,
- That have the potential to produce a yield typical of a healthy tree of the same age as the subject trees; and
- Grown to produce a commodity intended to be sold as fruit or juice for human consumption.

UNIT STRUCTURE AVAILABILITY

- Basic Unit
- Option Unit
- Enterprise Unit

CAUSES OF LOSS

- Freeze
- Fire, unless weeds and undergrowth has not been controlled or pruning debris have not been removed from the grove
- Failure of the irrigation water supply if caused by an unavoidable naturally occurring event during the insurance period

EXCLUSIONS

Insured crop will not include any trees that:

- Have been grafted within a 12-month period before the date insurance attaches;
- Are non-grafted seedlings (grown from seed);
- Are unsound, diseased, or unhealthy;
- Were damaged by a cause of loss before the beginning of the insurance period; and
- Are inspected by the insurer and considered unacceptable.