

Davis Regional Office — Davis, CA

Revised November 2017

# Citrus California

## Crop Insured

All the citrus crops (listed below) are insurable if:

- The trees have reached at least the sixth growing season after being set out or the fifth growing season after topwork or grafting to be insurable without a written agreement; and
- You insure all of your acreage of each citrus fruit group you elect to insure.

Since each crop is a separate insurance unit, you can choose to insure one type and not another. For example, you could insure all of your lemon acreage and none of your grapefruit. However, not all citrus crops are insurable in all counties.

Grapefruit	All Grapefruit (Includes Hybrids and Pummelos)
Lemons	All Lemons
Oranges	Navel, Valencia, Sweet (Includes Blood)
Mandarins/Tangerines	Clementine, W. Murcott, All Others
Tangelos	Minneola, Orlando

## Counties Available

Citrus is insurable in Fresno, Glenn, Imperial, Kern, Madera, Monterey, Orange, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Stanislaus, Tulare, Ventura, and Riverside counties. Not all citrus is insurable in all counties. Citrus in other counties may be insurable by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

## Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

## Insurance Period

To insure the crop, you must apply for coverage with a crop insurance agent by November 20. The citrus crop will then be insured from bloom until the end of harvest in two years.

## Important Dates

Sales Closing/Cancellation	.....November 20, 2017
Acreage Reporting	.....January 15, 2018
Premium Billing	.....August 15, 2018
Termination	.....November 20, 2018

## Coverage Levels and Premium Subsidies

The guarantee is based on an individual's production history. Citrus production is measured in the number of cartons packed for fresh-market sales. You will be asked to provide four to ten years of production records from which your insurance agent calculates your average yield. Coverage levels range from 50 to 75 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65 percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent					
	50	55	60	65	70	75
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved 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 \$300 per crop per county, regardless of the acreage.

# Loss Example

Assume an APH yield of 600 cartons per acre, 50 percent coverage level on 100 acres of citrus fruit, selected price of \$6.20 per carton, and 100 percent share.

	600	Cartons per acre average yield (APH)
X	0.50	Coverage level percentage
	300	Cartons per acre guarantee
-	200	Cartons per acre actually produced
	100	Cartons per acre loss
X	\$6.20	Price election
	<b>\$620</b>	<b>Gross indemnity per acre</b>

Price used above is for example only. Contact a crop insurance agent for current information.

## Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and at [Agent Locator](#).

 **Regional Office** Visit >

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 430 G Street  
Suite 4168  
Davis, CA 95616-4168

 Phone: 530-792-5870

 Fax: 530-792-5893

 Email: [rsoca@rma.usda.gov](mailto:rsoca@rma.usda.gov)

*This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent*

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