

CROP

I N S U R A N C E



CITRUS

CALIFORNIA

P **PRO**
A **AG**

www.ProAg.com

CITRUS CROP INSURANCE

CROPS INSURED

Marketing tools and crop insurance are among the basic building blocks of managing profit and risk. Your ProAg® agent will assist you in reviewing and analyzing multiple factors impacting your risk management decisions. The main citrus crops (listed below) are insurable, but not all citrus crops are insurable in all counties. Trees must have reached at least the sixth growing season after being set out to be insurable without a written agreement. Growers must insure all of the acreage of a particular crop in the county. Since each crop is a separate insurance unit, one can choose to insure one type and not another. For example, a grower could insure all his lemon acreage and none of his grapefruit.

- Navel oranges
- Sweet oranges
- Minneola tangelos
- Grapefruits (includes pummelos)
- Mandarins (includes tangerines)
- Valencia oranges
- Lemons
- Orlando tangelos

AVAILABILITY

Different citrus crops are insurable in Fresno, Glenn, Imperial, Kern, Madera, Monterey, Orange, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Tulare, Ventura and Riverside counties. Citrus in other counties may be insurable by written agreement if specific criteria are met.

INSURANCE PERIOD & DATES

In order to insure your crop, you must apply for coverage with your ProAg agent by November 20. Then your citrus crop will be insured from November 21 until the end of harvest in the second year. Acreage reports are due January 10.

CAUSES OF LOSS*

Citrus crop insurance is available to protect your operation against the unavoidable loss of production due to:

- (1) Adverse weather conditions such as hail, frost, freeze, wind, drought, and excess moisture;
- (2) Failure of irrigation water supply if caused by an insured peril during the insurance period;
- (3) Fire unless weeds and other forms of under growth have not been controlled or unmulched pruning debris is not removed;
- (4) Insects but not damage due to insufficient or improper application of control measures;
- (5) Wildlife unless wildlife control measures have not been taken; or
- (6) Plant disease but not damage due to insufficient or improper application of control measures.

COVERAGE & PREMIUM SUBSIDIES

Marketing tools and crop insurance are among the basic building blocks of managing profit and risk. Your ProAg agent will assist you in reviewing and analyzing multiple factors impacting your risk management decisions –

- Production history; measured in the number of cartons packed for fresh-market sales and calculated on 4-10 years of production records;
- Coverage levels from 50 to 75 percent of their individual approved average yield and 50 to 100 percent of the price determined by USDA;
- Catastrophic risk protection based on 50 percent of their yield and 55 percent of the price; and
- Price elections which vary by crop and are re-calculated each year.

**FOR MORE INFORMATION:
CONTACT YOUR
PROAG AGENT TODAY!**



ProAg® is among the fastest growing crop insurance companies in the industry. We strive to serve our clients' best interests by remaining singularly focused on our specialized line of business – crop insurance. While our nation weathers economic storms, ProAg, as a wholly owned subsidiary of CUNA Mutual Group, is positioned as a financially strong and well-capitalized insurer. With more than 80 years of service to our agents & insureds, we stand committed to continuing the principles that ProAg was founded on: **Integrity, Loyalty and Customer Service.**

Connect with us at www.ProAg.com.



www.ProAg.com

The information in this brochure is a general overview of the program. Please consult your local ProAg agent to confirm availability in your region.

© 2012 ProAg. All Rights Reserved. Producers Ag Insurance Group, Inc. d/b/a ProAg® is a wholly owned subsidiary of CUNA Mutual Group. ProAg is an equal opportunity provider.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD). To file a complaint of discrimination write to:

USDA | Director, Office of Civil Rights | 1400 Independence Avenue, S.W.
Washington, D.C. 20250-9410
or call 800-795-3272 (voice) or 202-720-6382 (TDD).