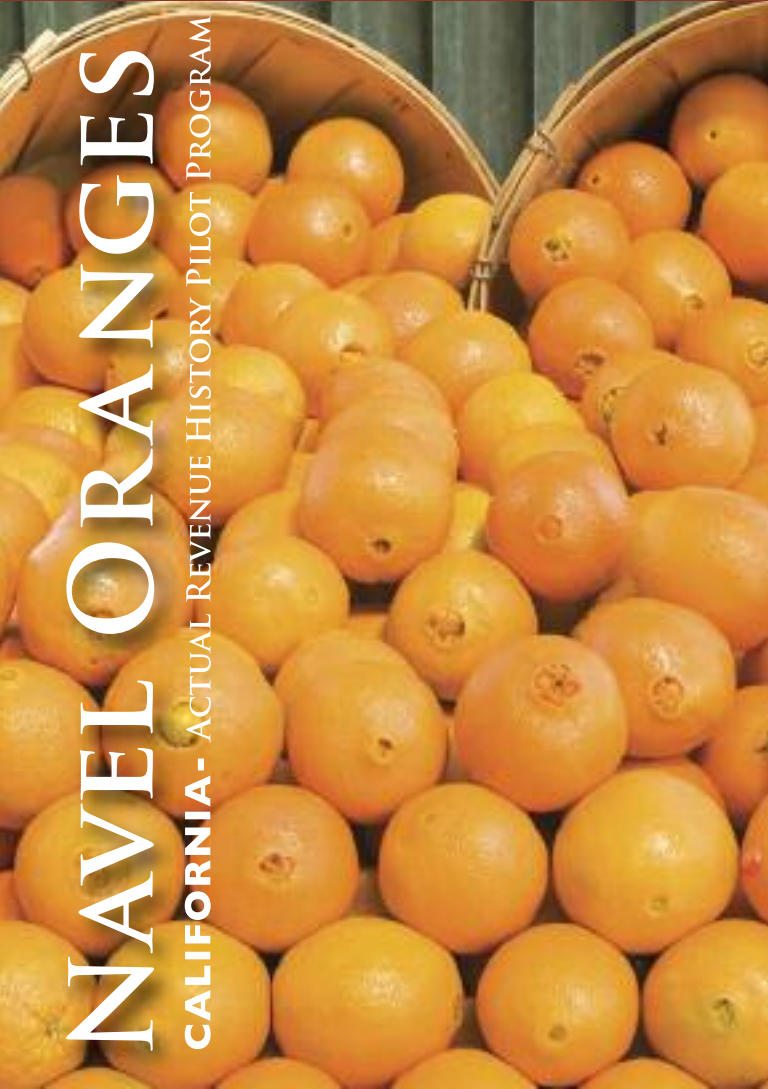


CROP

I N S U R A N C E

NAVEL ORANGES

CALIFORNIA - ACTUAL REVENUE HISTORY PILOT PROGRAM



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NAVEL ORANGES ARH PROGRAM

NAVEL ORANGES ACTUAL REVENUE HISTORY (ARH) PROGRAM

This ARH–Citrus pilot program for navel oranges is designed to protect growers against losses from low yield, low price, low quality, or any combination of these events. The pilot program utilizes individual producer historical revenues as the basis for the guarantee, using “packinghouse door” valuation, i.e., after harvest at the point of first delivery. Revenue to count for the purpose of determining an indemnity is the amount the grower actually receives, plus an assessment for harvest cost not incurred in the event of a production loss.

Producers who were previously eligible for the California Citrus Dollar pilot crop insurance program may be eligible for the ARH-Navel Orange pilot program if they meet the requirements for coverage contained in that policy. The change of insurance plans will require that the producer complete a new application for coverage.

AVAILABILITY

ARH-Citrus pilot program for navel oranges is offered in four California counties: Fresno, Kern, Madera and Tulare.

INSURANCE PERIODS & DATES

For the crop year you apply for insurance, the beginning of the insurance period is on the later of ten days after a properly completed application is received or the first November 21 of the crop year, unless inspection of the acreage during the ten day period determines that it does not meet insurability requirements; or for each subsequent crop year, on the first November 21 of the crop year.

The calendar date for the end of the insurance period for physical damage to the insured crop is the August 31 of the calendar year in which the insured crop normally is harvested. The calendar date for the end of the insurance period for loss of revenue due to an inadequate market price is the August 31 of the calendar year in which the insured crop normally is harvested.

CAUSES OF LOSS*

This policy is provided only against the following causes of loss that occur during the insurance period:

- (1) Adverse weather conditions;
- (2) Fire, unless undergrowth has not been controlled or pruning debris has not been removed from the grove;
- (3) Insects and plant disease under certain conditions;
- (4) Wildlife;
- (5) Earthquake;
- (6) Volcanic eruption;
- (7) Failure of irrigation water supply under certain conditions; or
- (8) An inadequate market price.

This policy excludes causes of loss such as mechanical damage, failure to harvest in a timely manner and inability to market for reasons such as quarantine, boycott or refusal of any person to accept production*.

COVERAGE OVERVIEW

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 such as –

- You must have a share and only one coverage level percentage is available;
- The crop (scion and rootstock) insured will be all the insurable acreage of the crop that is elected to be insured in the county;
- It is irrigated, unless the Special Provisions allow a non-irrigated practice;
- The crop is grown in a grove that meets the conditions of insurability;
- It has reached at least the sixth growing season after being set out into the grove; and
- It is not direct marketed unless certain procedures are followed in the event of damage or loss.

**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.**

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

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