

If a conflict exists among the policy provisions, the order of priority is as follows: (1) the Catastrophic Risk Protection Endorsement, if applicable; (2) the Special Provisions; (3) these Crop Provisions; and (4) the Basic Provisions with (1) controlling (2), etc.

1. Definitions.

Amount of Insurance (acre) - The dollar amount determined by multiplying the Reference Maximum Dollar Amount shown on the actuarial documents for the citrus fruit times the coverage level you elect, times your share.

Box - A standard field box as prescribed in the State of Florida Citrus Fruit Laws.

Citrus fruit type - Any of the following:

- (1) Type I - Early and mid-season oranges;
- (2) Type II - Late oranges juice;
- (3) Type III - Grapefruit for which freeze damage will be adjusted on a juice basis;
- (4) Type IV - Navel Oranges, Tangelos and Tangerines;
- (5) Type V - Murcott Honey Oranges (also known as Honey Tangerines) and Temple Oranges;
- (6) Type VI - Lemons and Limes; and
- (7) Type VII - Grapefruit for which freeze damage will be adjusted on a fresh fruit basis, and late oranges fresh.

Freeze - The formation of ice in the cells of the fruit caused by low air temperatures.

Good farming practices - The cultural practices generally in use in the county for the crop to make normal progress toward maturity and produce the expected yield for the type and age of citrus fruit, and are those recognized by the Cooperative State Research, Education, and Extension Service as compatible with agronomic and weather conditions in the county.

Harvest - The severance of mature citrus fruit from the tree by pulling, picking, or any other means, or collecting the marketable fruit from the ground.

Hurricane - A windstorm classified by the U.S. Weather Service as a hurricane.

Interplanted - Acreage on which two or more crops are planted in any form of alternating or mixed pattern.

Potential production - Citrus fruit that would have been produced had damage not occurred, including citrus fruit that:

- (1) Was harvested before damage occurred;
 - (2) Remained on the tree after damage occurred; and
 - (3) Was lost from either an insured or uninsured cause;
- But not including citrus fruit that:
- (1) Was lost before insurance attached for any crop year;
 - (2) Was lost by normal dropping; or
 - (3) Any tangerines that normally would not meet the 210 pack size (2 and 4/16 inch minimum diameter) under United States Standards by the end of the insurance period for tangerines.

2. Unit Division.

- (a) A basic unit, as defined in section 1 of the Basic Provisions, will be divided into additional basic units by each citrus crop designated in the Special Provisions.
- (b) Provisions in the Basic Provisions that allow optional units by irrigated and non-irrigated practices are not applicable.
- (c) Instead of establishing optional units by section, section equivalent, or FSA farm serial number, optional units may be established if each optional unit is located on non-contiguous land.

3. Insurance Guarantees, Coverage Levels, and Prices for Determining Indemnities.

In addition to the requirements of section 3 (Insurance Guarantees, Coverage Levels, and Prices for Determining Indemnities) of the Basic Provisions:

- (a) You may select only one coverage level for each Florida citrus fruit type shown in section 1 of these crop provisions or designated in the Special Provisions, that you elect to insure. If different amounts of insurance are available for citrus fruit within a type, you must select the same coverage level for each citrus fruit. For example, if you choose the 75 percent coverage level for a specific citrus fruit within a type, you must also choose the 75 percent coverage level for all other citrus fruit within that type.
- (b) In lieu of the production reporting date contained in section 3 (Insurance Guarantees, Coverage Levels, and Prices for Determining Indemnities) of the Basic Provisions, potential production for each unit will be determined during loss adjustment.
- (c) By the sales closing date contained in the Special Provisions, for the first year of insurance for acreage interplanted with another citrus fruit crop, and anytime the planting pattern of such acreage is changed, you must report the following:
 - (1) The age of the interplanted trees and type if applicable;
 - (2) The planting pattern; and
 - (3) Any other information we request in order to establish your amount of insurance.
- (d) We will reduce acreage or the amount of insurance or both, as necessary, based on our estimate of the effect of the interplanted citrus fruit trees on the insured citrus fruit crop. If you fail to notify us of any circumstance that may reduce the acreage or amount of insurance, we will reduce the acreage or amount of insurance or both as necessary any time we become aware of the circumstance.

4. Contract Changes.

In accordance with section 4 (Contract Changes) of the Basic Provisions, the contract change date is March 15 preceding the cancellation date.

5. Cancellation and Termination Dates.

In accordance with section 2 (Life of Policy, Cancellation, and Termination) of the Basic Provisions, the cancellation date is April 30 preceding the crop year. The termination date is April 30 of the crop year.

6. Insured Crop.

- (a) In accordance with section 8 (Insured Crop) of the Basic Provisions, the crop insured will be all acreage of each citrus fruit type that you elect to insure, in which you have a share, that is grown in the county shown on the application, and for which a premium rate is quoted in the actuarial documents.
- (b) In addition to the citrus fruit not insurable in section 8 (Insured Crop) of the Basic Provisions, we do not insure any citrus fruit:

- (1) That cannot be expected to mature each crop year within the normal maturity period for the type;
 - (2) Produced by trees that have not reached the fifth growing season after being set out, unless otherwise provided in the Special Provisions or by a written agreement to insure such citrus fruit;
 - (3) Of "Meyer Lemons" and oranges commonly known as "Sour Oranges" or "Clementines"; or
 - (4) Of the Robinson tangerine variety, for any crop year in which you have elected to exclude such tangerines from insurance. (You must elect this exclusion prior to the crop year for which the exclusion is to be effective, except that for the first crop year you must elect this exclusion by the later of April 30 or the time you submit the application for insurance.)
- (c) Upon our approval, prior to the date insurance attaches, you may elect to insure or exclude from insurance any insurable acreage that has a potential production of less than 100 boxes per acre. If you:
- (1) Elect to insure such acreage, we will consider the potential production to be 100 boxes per acre when determining the amount of loss; or
 - (2) Elect to exclude such acreage, we will disregard the acreage for all purposes related to this contract.
- (d) In addition to the provisions in Section 6 (Report of Acreage) of the Basic Provisions, if you fail to notify us of your election to insure or exclude acreage, and the potential production from such acreage is 100 or more boxes per acre, we will determine the percent of damage on all of the insurable acreage for the unit, but will not allow the percent of damage for the unit to be increased by including such acreage.

7. Insurable Acreage.

In lieu of the provisions in section 9 (Insurable Acreage) of the Basic Provisions, that prohibit insurance attaching to a crop planted with another crop, citrus fruit interplanted with another citrus fruit crop is insurable unless we inspect the acreage and determine that it does not meet the requirements contained in your policy.

8. Insurance Period.

- (a) In accordance with the provisions of section 11 (Insurance Period) of the Basic Provisions:
- (1) Coverage begins on May 1 of each crop year, except that for the year of application if your application is received by us after April 21, but prior to May 1, insurance will attach on the 10th day after your properly completed application, acreage, and production reports are received in our local office, unless we inspect the acreage during the 10 day period and determine that it does not meet the requirements for insurability contained in your policy. You must provide any information that we require for the crop to determine the condition of the grove to be insured.
 - (2) The calendar date for the end of the insurance period for each crop year is:
 - (i) January 31 for tangerines and navel oranges;
 - (ii) April 30 for lemons, limes, tangelos, early and mid-season oranges; and
 - (iii) June 30 for late oranges, grapefruit, Temple, and Murcott Honey Oranges.
- (b) In addition to the provisions of section 11 (Insurance Period) of the Basic Provisions:

- (1) If you acquire an insurable share in any insurable acreage after coverage begins, but on or before the acreage reporting date of any crop year, and if after inspection we consider the acreage acceptable, then insurance will be considered to have attached to such acreage on the calendar date for the beginning of the insurance period.
- (2) If you relinquish your insurable share on any insurable acreage of citrus fruit on or before the acreage reporting date of any crop year, insurance will not be considered to have attached to, no premium will be due and no indemnity paid for, such acreage for that crop year unless:
 - (i) A transfer of coverage and right to an indemnity, or a similar form approved by us, is completed by all affected parties;
 - (ii) We are notified by you or the transferee in writing of such transfer on or before the acreage reporting date; and
 - (iii) The transferee is eligible for crop insurance.

9. Causes of Loss.

- (a) In accordance with the provisions of section 12 (Causes of Loss) of the Basic Provisions, insurance is provided only against the following causes of loss that occur within the insurance period:
- (1) Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the grove;
 - (2) Freeze;
 - (3) Hail;
 - (4) Hurricane; or
 - (5) Tornado.
- (b) In addition to the causes of loss excluded in section 12 (Causes of Loss) of the Basic Provisions, we will not insure against damage or loss of production due to:
- (1) Any damage to the blossoms or trees; or
 - (2) Inability to market the citrus fruit for any reason other than actual physical damage from an insurable cause specified in this section. For example, we will not pay you an indemnity if you are unable to market due to quarantine, boycott, or refusal of any person to accept production.

10. Settlement of Claim.

- (a) We will determine your loss on a unit basis. In the event you are unable to provide separate acceptable production records:
- (1) For any optional units, we will combine all optional units for which such production records were not provided; or
 - (2) For any basic units, we will allocate any commingled production to such units in proportion to our liability on the harvested acreage for the units.
- (b) In the event of loss or damage covered by this policy, we will settle your claim by:
- (1) Calculating the amount of insurance for the unit by multiplying the number of acres by the respective dollar amount of insurance per acre for the citrus fruit and multiplying that result by your share;
 - (2) Calculating the average percent of damage to the respective citrus fruit, rounded to the nearest tenth of a percent (0.1%). The percent of damage will be the ratio of the number of boxes of citrus fruit considered damaged from an insured cause divided by the undamaged potential production.

Citrus fruit will be considered undamaged potential production if it is:

- (i) Marketed or could be marketed as fresh fruit;
 - (ii) Harvested prior to inspection by us; or
 - (iii) Harvested within 7 days after a freeze;
- (3) Subtracting the coverage level percentage from 100 percent;
- (i) Subtracting this result from the result of section (10)(b)(2); and
 - (ii) If the result of section (10)(b)(3)(i) is positive, dividing this result by the coverage level percentage;
- (4) Multiplying the result of section (10)(b)(3)(ii) by the amount of insurance for the unit for the respective citrus fruit.
- (For example, if the average percent of damage is 70 percent and the coverage level is 75 percent (the deductible is 25 percent), the amount payable is 60 percent times the amount of insurance (70% damage - 25% level deductible) = 45% (45% 75%) = 60% adjusted damage times the amount of insurance); and
- (5) Totalling all such results of section (10)(b)(4) to determine the amount payable for the unit.
- (c) Citrus fruit of Types IV, V, and VII that are seriously damaged by freeze, as determined by a fresh-fruit cut of a representative sample of fruit in the unit in accordance with the applicable provisions of the State of Florida Citrus Fruit Laws, and that are not or could not be marketed as fresh fruit, will be considered damaged to the following extent:
- (1) If less than 16 percent of the fruit in a sample shows serious freeze damage, the fruit will be considered undamaged; or
 - (2) If 16 percent or more of the fruit in a sample shows serious freeze damage, the fruit will be considered 50 percent damaged, except that:
 - (i) For tangerines of Type IV, damage in excess of 50 percent will be the actual percent of damaged fruit; and
 - (ii) Citrus of Types IV (except tangerines), V, and VII, if it is determined that the juice loss in the fruit exceeds 50 percent, such percent will be considered the percent of damage.
- (d) Notwithstanding the provisions of section 10(c) of these crop provisions as to citrus fruit of Types IV, V, and VII, in any unit that is mechanically separated using the specific-gravity (floatation) method into undamaged and freeze-damaged fruit, the amount of damage will be the actual percent of freeze-damaged fruit not to exceed 50 percent and will not be affected by subsequent fresh-fruit marketing. However, the 50 percent limitation on mechanically-separated, freeze-damaged fruit will not apply to tangerines of citrus fruit Type IV.
- (e) Any citrus fruit of Types I, II, III, and VI damaged by freeze, but that can be processed into products for human consumption, will be considered as marketable for juice. The percent of damage will be determined by relating the juice content of the damaged fruit to:
- (1) The average juice content of the fruit produced on the unit for the three previous crop years based on your records, if they are acceptable to us; or
 - (2) The following juice content, if acceptable records are not furnished:
 - (i) Type I - 52 pounds of juice per box

- (ii) Type II - 54 pounds of juice per box
 - (iii) Type III - 45 pounds of juice per box
 - (iv) Type VI - 43 pounds of juice per box
- (f) Any citrus fruit on the ground that is not collected and marketed will be considered as 100 percent damaged if the damage was due to an insured cause.
- (g) Any citrus fruit that is unmarketable either as fresh fruit or as juice because it is immature, unwholesome, decomposed, adulterated, or otherwise unfit for human consumption due to an insured cause will be considered as 100 percent damaged.
- (h) Citrus fruit of Types IV, V, and VII that are unmarketable as fresh fruit due to serious damage from hail as defined in the applicable United States Standards for Grades of Florida fruit will be considered totally lost.

11. Late and Prevented Planting.

The late and prevented planting provisions of the Basic Provisions are not applicable.