

Special Provisions of Insurance

2023 and Succeeding Crop Years

Year: 2023	Commodity: Oranges (0227)	State: Florida (12)
Date: 12/21/2021	Plan: Dollar Amount Of Insurance (50)	County: Highlands (055)

Program Dates for Insurable Types and Practices

Sales Closing Date 4/15/2022	Earliest Planting Date	Final Planting Date	End of Late Planting Period Date	Acreage Reporting Date 4/15/2022	Premium Billing Date 3/1/2023
TP	Type	Practice			
T/P 01	Early Season (Juice) 123	High Density 166			
T/P 02	Early Season (Juice) 123	Standard Density 165			
T/P 03	Mid Season Valencia (Juice) 128	High Density 166			
T/P 04	Mid Season Non-Valencia (Juice) 126	High Density 166			
T/P 05	Mid Season Valencia (Juice) 128	Standard Density 165			
T/P 06	Mid Season Non-Valencia (Juice) 126	Standard Density 165			
T/P 07	Late Season (Fresh) 109	High Density 166			
T/P 08	Late Season (Juice) 129	High Density 166			
T/P 09	Late Season (Fresh) 109	Standard Density 165			
T/P 10	Late Season (Juice) 129	Standard Density 165			
T/P 11	Navel (Fresh) 131	High Density 166			
T/P 12	Navel (Fresh) 131	Standard Density 165			
T/P 13	Early Season (Juice) 123	High Density (OC) 385			
T/P 14	Early Season (Juice) 123	Standard Density (OC) 383			
T/P 15	Mid Season Valencia (Juice) 128	High Density (OC) 385			
T/P 16	Mid Season Non-Valencia (Juice) 126	High Density (OC) 385			
T/P 17	Mid Season Valencia (Juice) 128	Standard Density (OC) 383			
T/P 18	Mid Season Non-Valencia (Juice) 126	Standard Density (OC) 383			
T/P 19	Late Season (Fresh) 109	High Density (OC) 385			

Special Provisions of Insurance

2023 and Succeeding Crop Years

Year: 2023

Commodity: Oranges (0227)

State: Florida (12)

Date: 12/21/2021

Plan: Dollar Amount Of Insurance (50)

County: Highlands (055)

TP	Type				Practice			
T/P 20	Late Season (Juice) 129				High Density (OC) 385			
T/P 21	Late Season (Fresh) 109				Standard Density (OC) 383			
T/P 22	Late Season (Juice) 129				Standard Density (OC) 383			
T/P 23	Navel (Fresh) 131				High Density (OC) 385			
T/P 24	Navel (Fresh) 131				Standard Density (OC) 383			
T/P 25	Early Season (Juice) 123				High Density (OT) 386			
T/P 26	Early Season (Juice) 123				Standard Density (OT) 384			
T/P 27	Mid Season Valencia (Juice) 128				High Density (OT) 386			
T/P 28	Mid Season Non-Valencia (Juice) 126				High Density (OT) 386			
T/P 29	Mid Season Valencia (Juice) 128				Standard Density (OT) 384			
T/P 30	Mid Season Non-Valencia (Juice) 126				Standard Density (OT) 384			
T/P 31	Late Season (Fresh) 109				High Density (OT) 386			
T/P 32	Late Season (Juice) 129				High Density (OT) 386			
T/P 33	Late Season (Fresh) 109				Standard Density (OT) 384			
T/P 34	Late Season (Juice) 129				Standard Density (OT) 384			
T/P 35	Navel (Fresh) 131				High Density (OT) 386			
T/P 36	Navel (Fresh) 131				Standard Density (OT) 384			
	Type Information				Practice Information			
TP	Commodity Type	Class	Sub Class	Intended Use	Irrigation	Cropping	Organic	Interval
T/P 01	Early Season 107	No Class Specified 997	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	High Density 066	No Organic Practice Specified 997	No Citrus Interval Specified 999
T/P 02	Early Season 107	No Class Specified 997	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	Standard Density 065	No Organic Practice Specified 997	No Citrus Interval Specified 999

Special Provisions of Insurance
2023 and Succeeding Crop Years

Year: 2023
Date: 12/21/2021

Commodity: Oranges (0227)
Plan: Dollar Amount Of Insurance (50)

State: Florida (12)
County: Highlands (055)

TP	Type Information				Practice Information			
	Commodity Type	Class	Sub Class	Intended Use	Irrigation	Cropping	Organic	Interval
T/P 03	Mid Season 108	Valencia 175	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	High Density 066	No Organic Practice Specified 997	No Citrus Interval Specified 999
T/P 04	Mid Season 108	Non Valencia 174	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	High Density 066	No Organic Practice Specified 997	No Citrus Interval Specified 999
T/P 05	Mid Season 108	Valencia 175	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	Standard Density 065	No Organic Practice Specified 997	No Citrus Interval Specified 999
T/P 06	Mid Season 108	Non Valencia 174	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	Standard Density 065	No Organic Practice Specified 997	No Citrus Interval Specified 999
T/P 07	Late Season 109	No Class Specified 997	No Subclass Specified 997	Fresh 101	No Irrigation Practice Specified 997	High Density 066	No Organic Practice Specified 997	No Citrus Interval Specified 999
T/P 08	Late Season 109	No Class Specified 997	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	High Density 066	No Organic Practice Specified 997	No Citrus Interval Specified 999
T/P 09	Late Season 109	No Class Specified 997	No Subclass Specified 997	Fresh 101	No Irrigation Practice Specified 997	Standard Density 065	No Organic Practice Specified 997	No Citrus Interval Specified 999
T/P 10	Late Season 109	No Class Specified 997	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	Standard Density 065	No Organic Practice Specified 997	No Citrus Interval Specified 999
T/P 11	Navel 338	No Class Specified 997	No Subclass Specified 997	Fresh 101	No Irrigation Practice Specified 997	High Density 066	No Organic Practice Specified 997	No Citrus Interval Specified 999
T/P 12	Navel 338	No Class Specified 997	No Subclass Specified 997	Fresh 101	No Irrigation Practice Specified 997	Standard Density 065	No Organic Practice Specified 997	No Citrus Interval Specified 999
T/P 13	Early Season 107	No Class Specified 997	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	High Density 066	Organic(Certified) 001	No Citrus Interval Specified 999
T/P 14	Early Season 107	No Class Specified 997	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	Standard Density 065	Organic(Certified) 001	No Citrus Interval Specified 999
T/P 15	Mid Season 108	Valencia 175	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	High Density 066	Organic(Certified) 001	No Citrus Interval Specified 999

Special Provisions of Insurance

2023 and Succeeding Crop Years

Year: 2023

Commodity: Oranges (0227)

State: Florida (12)

Date: 12/21/2021

Plan: Dollar Amount Of Insurance (50)

County: Highlands (055)

Type Information					Practice Information			
TP	Commodity Type	Class	Sub Class	Intended Use	Irrigation	Cropping	Organic	Interval
T/P 16	Mid Season 108	Non Valencia 174	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	High Density 066	Organic(Certified) 001	No Citrus Interval Specified 999
T/P 17	Mid Season 108	Valencia 175	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	Standard Density 065	Organic(Certified) 001	No Citrus Interval Specified 999
T/P 18	Mid Season 108	Non Valencia 174	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	Standard Density 065	Organic(Certified) 001	No Citrus Interval Specified 999
T/P 19	Late Season 109	No Class Specified 997	No Subclass Specified 997	Fresh 101	No Irrigation Practice Specified 997	High Density 066	Organic(Certified) 001	No Citrus Interval Specified 999
T/P 20	Late Season 109	No Class Specified 997	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	High Density 066	Organic(Certified) 001	No Citrus Interval Specified 999
T/P 21	Late Season 109	No Class Specified 997	No Subclass Specified 997	Fresh 101	No Irrigation Practice Specified 997	Standard Density 065	Organic(Certified) 001	No Citrus Interval Specified 999
T/P 22	Late Season 109	No Class Specified 997	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	Standard Density 065	Organic(Certified) 001	No Citrus Interval Specified 999
T/P 23	Navel 338	No Class Specified 997	No Subclass Specified 997	Fresh 101	No Irrigation Practice Specified 997	High Density 066	Organic(Certified) 001	No Citrus Interval Specified 999
T/P 24	Navel 338	No Class Specified 997	No Subclass Specified 997	Fresh 101	No Irrigation Practice Specified 997	Standard Density 065	Organic(Certified) 001	No Citrus Interval Specified 999
T/P 25	Early Season 107	No Class Specified 997	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	High Density 066	Organic (Transitional) 002	No Citrus Interval Specified 999
T/P 26	Early Season 107	No Class Specified 997	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	Standard Density 065	Organic (Transitional) 002	No Citrus Interval Specified 999
T/P 27	Mid Season 108	Valencia 175	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	High Density 066	Organic (Transitional) 002	No Citrus Interval Specified 999
T/P 28	Mid Season 108	Non Valencia 174	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	High Density 066	Organic (Transitional) 002	No Citrus Interval Specified 999
T/P 29	Mid Season 108	Valencia 175	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	Standard Density 065	Organic (Transitional) 002	No Citrus Interval Specified 999
T/P 30	Mid Season 108	Non Valencia 174	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	Standard Density 065	Organic (Transitional) 002	No Citrus Interval Specified 999
T/P 31	Late Season 109	No Class Specified 997	No Subclass Specified 997	Fresh 101	No Irrigation Practice Specified 997	High Density 066	Organic (Transitional) 002	No Citrus Interval Specified 999
T/P 32	Late Season 109	No Class Specified 997	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	High Density 066	Organic (Transitional) 002	No Citrus Interval Specified 999
T/P 33	Late Season 109	No Class Specified 997	No Subclass Specified 997	Fresh 101	No Irrigation Practice Specified 997	Standard Density 065	Organic (Transitional) 002	No Citrus Interval Specified 999

Special Provisions of Insurance 2023 and Succeeding Crop Years

Year: 2023	Commodity: Oranges (0227)	State: Florida (12)
Date: 12/21/2021	Plan: Dollar Amount Of Insurance (50)	County: Highlands (055)

Type Information					Practice Information			
TP	Commodity Type	Class	Sub Class	Intended Use	Irrigation	Cropping	Organic	Interval
T/P 34	Late Season 109	No Class Specified 997	No Subclass Specified 997	Juice 114	No Irrigation Practice Specified 997	Standard Density 065	Organic (Transitional) 002	No Citrus Interval Specified 999
T/P 35	Navel 338	No Class Specified 997	No Subclass Specified 997	Fresh 101	No Irrigation Practice Specified 997	High Density 066	Organic (Transitional) 002	No Citrus Interval Specified 999
T/P 36	Navel 338	No Class Specified 997	No Subclass Specified 997	Fresh 101	No Irrigation Practice Specified 997	Standard Density 065	Organic (Transitional) 002	No Citrus Interval Specified 999

Statement

General

Trees which have been top worked or buckhorned will qualify for rate class DO1 the third crop year after top working or buckhorning, rate class DO2 in the fourth crop year after top working or buckhorning, and rate class DO3 in the fifth and subsequent years after top working or buckhorning.

If acres are reduced due to a decrease in plant stand that is greater than ten (10) percent, the acreage adjustment must be performed prior to determining potential production for any acreage exclusion as provided in section 6(c) of the Florida Citrus Fruit Crop Provisions.

A Producer's Pre-Acceptance Worksheet (self-certification form) must be completed annually for all policies.

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

The default juice content as referenced in section 10 of the Florida Citrus Fruit Crop Provisions is 52 pounds of juice per box for early-season, mid-season, and navel oranges and 54 pounds of juice per box for late-season oranges. The official weight per box as referenced in section 10 of the Florida Citrus Fruit Crop Provisions is 90 pounds for all oranges.

Section 6(f)(2) of the Florida Citrus Fruit Crop Provisions does not apply to navel oranges.

In accordance with section 14(e)(4)(i)(C) of the Basic Provisions, in the event of an insured cause of loss, such as a hurricane or tornado, you may be required to provide production records from previous growing seasons that may be used to determine potential production.

The four citrus fruit groups under oranges are as follows: 1) early-season (juice) and mid-season (juice); 2) late-season (juice); 3) late-season (fresh); and 4) navel (fresh).

Any individual citrus fruit insured as fresh, except late-season oranges, damaged by an insured cause of loss that results in the fruit meeting the minimum criteria for "serious damage" as described in the applicable USDA Agricultural Marketing Service's United States Standards for Grades of Florida citrus will be adjusted in accordance with section 10(e) of the Florida Citrus Fruit Crop Provisions.

Special Provisions of Insurance 2023 and Succeeding Crop Years

Year: 2023	Commodity: Oranges (0227)	State: Florida (12)
Date: 12/21/2021	Plan: Dollar Amount Of Insurance (50)	County: Highlands (055)

In addition to the requirements of section 3 for both the Basic Provisions and the Florida Citrus Fruit Crop Provisions, reductions in acreage will be made to any reported insurable block when there is: a decrease in plant stand greater than ten (10) percent of the original plant stand, based upon damaged, dead, or removed trees that are not replaced with new trees (e.g., an eighty-two percent stand on 10.0 acres $\times .82 = 8.2$ insured acres); or a decrease in the plant stand greater than twenty (20) percent of the original plant stand and density, when damaged, dead or missing trees have been replaced with new trees that have not yet met the minimum age for insurability. In any subsequent crop year, acreage adjusted in accordance with this paragraph must be retained and updated based upon any additional reduction in stand. The AIP may increase the acreage, without the Risk Management Agency (RMA) Regional Office (RO) approval, when previously reduced acreage is increased due to replanted trees reaching the minimum age for insurability. Any other adjustments to the amount of insurance made in accordance with section 3 of the Crop Provisions for damage, disease, or a change in production method that reduces total production potential by fifteen (15) percent or more from previous levels must be authorized by the RMA RO.

Section 10(e) of the Florida Citrus Fruit Crop Provisions is not applicable to late-season oranges insured as fresh. The percent of damage for marketable late-season oranges insured as fresh will be determined in accordance with section 10(d) of the Florida Citrus Fruit Crop Provisions.

Type

Insurable varieties of commodity type early-season oranges include: Ambersweet; Budd Blood; Earlygold; Hamlin; Itaborai; Moro Blood; Parson Brown; Queen; and Roble.

Insurable varieties of commodity type mid-season oranges include: Gardner; Homosassa; Jaffa; Midsweet; Pineapple; Ruby Sweet; Sanguinelli; Sweet Blood; Sunstar and Tarocco.

Insurable varieties of commodity type late-season oranges include: Valencia, Lue Gim Gong, OLL-4, OLL-8, and Pope Summer.

Other varieties of oranges (*Citrus sinensis*) not listed as insurable under any of the available types may be insurable by written agreement unless prohibited by the Crop Provisions or the Special Provisions. Insurability of varieties by written agreement will be determined on a case by case basis.

Insurable varieties of commodity type mid-season Valencia oranges include: EV-1, EV-2, Valquarius, and Vernia.

Price

Refer to the prices tab of these actuarial documents for the applicable Fresh Fruit Factor.

Insurance Availability

In accordance with section 6 (b)(5) of the Florida Citrus Fruit Crop Provisions, for insurability and rate class determination purposes, trees which have been "buckhorned" will be considered the same as trees which have been "top worked" under this provision.

Drainage ditches and/or canals within the planting pattern are not considered insurable acres.

Special Provisions of Insurance 2023 and Succeeding Crop Years

Year: 2023 Commodity: Oranges (0227) State: Florida (12)
Date: 12/21/2021 Plan: Dollar Amount Of Insurance (50) County: Highlands (055)

In addition to Section 8(b)(1) of the Florida Citrus Fruit Crop Provisions, if you relinquish your interest in any insurable acreage of citrus fruit after the acreage reporting date, but before coverage begins for any crop year, you may transfer your coverage, and insurance will attach on the calendar date for the beginning of the insurance period provided that:

- i. You reported your acreage by the acreage reporting date;
- ii. After inspection we consider the acreage acceptable;
- iii. A transfer of coverage and a right to an indemnity, or a similar form approved by us, is completed by all affected parties; and
- iv. The transferee is eligible for crop insurance.

In addition to the requirements in section 6(b)(2), citrus fruit produced by citrus trees that have reached the third growing season after set out or grafting, if grafting occurs after set out (excluding topwork), will be considered insurable if planting densities meet or exceed 176 trees per acre. Citrus fruit produced by citrus trees that do not meet these criteria or have otherwise not reached the fifth growing season after set out/grafting, may qualify for insurance by written agreement in accordance with Section 6(b)(2) of the Florida Citrus Fruit Crop Provisions.

For trees planted/grafted between January 1 and April 30 of 2012 and prior calendar years and between January 1 and April 15 of 2013 and subsequent calendar years, the SET OUT/GRAFT YEAR is the actual calendar year the trees were planted/grafted. For trees planted/grafted between May 1 and December 31 of 2012 and prior calendar years and between April 16 and December 31 of 2013 and subsequent calendar years, the SET OUT/GRAFT YEAR is the year following the calendar year in which set out/grafting occurred. The crop year is designated by the calendar year following the year in which bloom is normally set. To calculate the AGE/LEAF YEAR subtract the SET OUT/GRAFT YEAR from the crop year.

The insured crop will include any acreage that meets the following minimum age standards for the specified density levels:

Density Level	Trees per Acre	Minimum Age (leaf year)
Standard Density	Equal to or less than 175	5
High Density	More than 175	3