SUMMARY OF CHANGES FOR THE FLORIDA CITRUS FRUIT CROP PROVISIONS (09-0026)

The following is a brief description of the changes to the Florida Citrus Fruit Crop Provisions that will be effective for the 2009 crop year. Please refer to the Crop Provisions for complete information.

The provisions have been revised for clarity and consistency.

The paragraph immediately preceding section 1 that referred to the order of priority in the event of conflict has been removed. This information is contained in the Basic Provisions.

Section 1 – Definitions

Redesignated Citrus Fruit Type to "Citrus Fruit Crop" to allow insurance for specific types of the various Citrus Fruit Crops.

Added insurability for Citrus VIII Naval Oranges and Citrus IX other citrus fruit crops as designated in the Special Provisions.

Added the definition "Excess wind" since it was added as a cause of loss.

Added the definitions "Interstock," "Scion," and "Top worked" to clarify their use in section 6, Insured Crop.

Revised the definition "Potential production" to clarify what is considered to be potential production.

Section 3 – Added provisions to clarify possible adjustments made to acreage or the amount the insurance when acreage is inter-planted with another fruit type or another crop.

Section 4 – Changed the contract change date from March 15 to January 31.

Additionally, while not shown in the crop provisions, the sales closing date was moved back from May 1 to April 1. This allows insureds to have coverage as requested in the Proposed Rule comments during the month of May and still have approximately a one-month time frame between sales closing and insurance attachment. This makes the Florida Citrus Fruit Crop Policy consistent with the Florida Fruit Tree Policy and Nursery Policy.

- Section 8 Modified the calendar date for the end of the insurance period for various fruit types, going from three end of insurance period dates to six. The new dates more accurately reflect the appropriate end of insurance period date for the specific fruit types.
- Section 9 Added two new causes of loss, "Excess Wind" and "Diseases".
- Section 10 Clarified damage to fresh fruit is determined on an individual fruit basis, not a lot or load basis.