

Type 22 - Nursery Indemnity Calculation
Format/Edit

INDEMNITY CALCULATION

Unadjusted Loss = Field Market Value A - Field Market Value B
Field 30 Field 31

Adjusted Loss = Unadjusted Loss * Under Reporting Factor
Field 32 Field 29

Unadjusted Indemnity = Adjusted Loss - Occurrence Loss
Field 34 Field 32 Field 33

Preliminary Indemnity = the lessor of : Effective XPS Liability (field 26)
Field 35 Adjusted Loss (field 32)
Unadjusted Indemnity (field 34)

Indemnity = Preliminary Indemnity * Insured Share * Price Election Percent
Field 38 Field 35 Field 36 Field 37

Type 22 - Nursery Optional Unit Plant Type Codes
Format/Edit

Policy Code	Plant Description	Alpha Code	Numeric Code
1.	Deciduous Trees (Shade and Flower)	DT	056
2.	Broad-leaf Evergreen Trees	BE	057
3.	Coniferous Evergreen Trees	CE	058
4.	Fruit and Nut Trees	FN	059
5.	Deciduous Shrubs	DS	060
6.	Broad-leaf Evergreen Shrubs	BS	061
7.	Coniferous Evergreen Shrubs	CS	062
8.	Small Fruits	SF	063
9.	Herbaceous Perennials	HP	064
10.	Roses	RO	065
11.	Ground Cover and Vines	GC	066
12.	Annuals	AN	067
13.	Foliage	FO	068
14.	Other plant types listed in the Special Provisions	OT	069