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FCIC-25040-1 (8-2011)
FCIC-25040-2 (8-2012)

ARIZONA- CALIFORNIA CITRUS LOSS ADJUSTMENT STANDARDS HANDBOOK

2014 and Succeeding Crop Years

**UNITED STATES DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C. 20250**

TITLE: ARIZONA-CALIFORNIA CITRUS LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC-25040 (11-2010) FCIC-25040-1 (8-2011) FCIC-25040-2 (8-2012)
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Subject:	OPI: Product Administration and Standards Division
Provides the procedures and instructions for administering the Arizona-California Citrus crop insurance program.	APPROVED: August 30, 2012 /S/ Tim B. Witt Deputy Administrator for Product Management

REASONS FOR AMENDMENT

Major Changes: Refer to changes or additions in text that have been **highlighted**. Three stars (***) identify information that has been removed.

- A. Subsection 5C(2), page 9: Clarified that an actual appraisal of unharvested acreage may not be necessary when conducting a Representative Harvested Acreage Appraisal, as long as the harvested acreage can be verified as being representative of the unharvested acreage.
- B. Subsection 8C Narrative, page 26: Added instruction “w” for the adjuster to verify whether or not frost protection is in place and adequate as defined in the Special Provisions when the insured has elected the frost protection option, and whether or not such frost protection was properly utilized if the cause of loss is frost related.

SUMMARY OF CHANGES/CONTROL CHART

Control Chart For: Arizona-California Citrus Loss Adjustment Standards Handbook							
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Exhibits	Date	Directive Number
Remove	1-2	-	9-10 25-26	-	-	8-2011 11-2010 11-2010	FCIC-25040-1 FCIC-25040 FCIC-25040
Insert	1-2	-	9-10 25-26	-	-	8-2012	FCIC-25040-2
Current Index	1-2	1-2	1-4 5-6 7-8 9-10 11-14 15-16 17-20 21-24 25-26 27-28 29-31	32 33-40	-	8-2012 11-2010 8-2011 11-2010 8-2012 11-2010 8-2011 11-2010 8-2011 8-2012 11-2010 8-2011 11-2010	FCIC-25040-2 FCIC-25040 FCIC-25040-1 FCIC-25040 FCIC-25040-2 FCIC-25040 FCIC-25040-1 FCIC-25040 FCIC-25040-1 FCIC-25040-2 FCIC-25040 FCIC-25040-1 FCIC-25040

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1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK FCIC-25010.

The FCIC issued loss adjustment standards for this crop are the official standard requirements for adjusting crop insurance losses in a uniform and timely manner. The FCIC issued standards for this crop and crop year are in effect as of the signature date for this crop handbook which is located on the internet at www.rma.usda.gov/handbooks/25000/index.html. All Approved Insurance Providers (AIPs) will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards which include crop appraisal methods, claims completion instructions, and form standards supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

A. DISTRIBUTION

- (1) The following is the minimum distribution of forms completed by the adjuster (and signed by the insured or the insured's authorized representative) for the loss adjustment inspection:
 - (a) One legible copy to insured.
 - (b) The original and all remaining copies as instructed by the AIP.
- (2) It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS AND DEFINITIONS

- (1) Terms, abbreviations, and definitions that are **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to Arizona-California Citrus loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

- (3) Definition(s):

Bearing Trees

Trees that meet the insurability requirements as stated in the crop provisions.

Carton

The standard container for marketing the fresh-packed citrus fruit crop as shown below. In the absence of marketing records on a carton basis, production will be converted to cartons on the basis of the following average net pounds of packed fruit in a standard packed container.

<u>Container Size</u>	<u>Fruit Crop</u>	<u>Pounds</u>
Container #58	Navel oranges, Valencia oranges, & Sweet oranges	38
Container #58	Lemons	40
Container #59	Grapefruit	32
Container #63	Tangerines (including Tangelos), & Mandarin oranges	25

“Over packed” containers used for the export market (e.g., a standard 38 pound container may have been packed with up to 50 pounds of fruit) should be converted to the equivalent standard pack, if the marketing record clearly indicates the fruit was packed for the export market. Divide the total packed weight by the specified standard packed container average net fruit weight for the crop / type to determine the equivalent number of standard packed containers.

Culls

Fruit that is not marketable as fresh-packed fruit.

Cut

Cutting of the sample fruit, in accordance with the state’s citrus laws and procedures, to examine the pulp and edible portion of the fruit for determination of percent of freeze damage.

Direct Marketing

Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer’s market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.

Grade Fruit	Fruit that is marketable as fresh-packed fruit.
Graded Fruit	Fruit that has been graded marketable as fresh-packed fruit.
Harvest	The severance of mature citrus from the tree by pulling, picking, or any other means, or by collecting marketable fruit from the ground.

3. INSURANCE CONTRACT INFORMATION

The **AIP** is to determine that the insured has complied with all policy provisions of the insurance contract. **Arizona-California Citrus Crop provisions (hereafter referred to as the Crop Provisions)** which are to be considered in this determination include (but are not limited to):

A. INSURABILITY

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, Crop Provisions, and Special Provisions for a complete list.

- (1) The crop insured will be all acreage in the county of each citrus crop designated in the Special Provisions that the insured elects to insure and for which a premium rate is provided by the actuarial documents:
 - (a) In which the insured has a share;
 - (b) That is adapted to the area;
 - (c) That is irrigated;
 - (d) That is grown in a grove that, if inspected, is considered acceptable by the **AIP**;
 - (e) That is not sold by direct marketing, unless allowed by the Special Provisions or by written agreement; and
 - (f) That has reached at least the sixth growing season after being set out. However, the **AIP** may inspect acreage that has not reached the sixth growing season and approve a written agreement to insure such acreage.
- (2) **A citrus crop** interplanted with another perennial crop is insurable unless the **AIP** inspects the acreage and determines it does not meet the requirements for insurability contained in the policy.

- (3) In addition to the causes of loss excluded by the Basic Provisions, disease and/or insect infestation are excluded as insurable causes of loss unless ADVERSE WEATHER:
- (a) Prevents the proper application of control measures;
 - (b) Causes properly applied control measures to be ineffective; or
 - (c) Promotes disease or insect infestation for which no effective control mechanism is available.
- (4) Damage or loss of production due to inability to market citrus for any reason other than actual physical damage from an insurable cause of loss (e.g., quarantine, boycott, or refusal of any person to accept production) is not insurable.
- (5) If an insured has not provided acceptable production records of citrus **fruit** production, coverage will not be provided unless a written agreement authorizing such coverage is in effect.
- (6) If the producers **annual** Pre-Acceptance Worksheet indicates an inspection is required, such acreage of the citrus crop must be inspected and accepted by the **AIP** before insurance will attach to that acreage for the crop year. **Refer to section 16 of the CIH.**

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

Refer to the Crop Insurance Handbook (CIH) and Loss Adjustment Handbook (LAM) for other provisions and procedures not applicable to CAT.

C. UNIT DIVISION

Refer to the insurance contract for unit provisions. Unless limited by the Special Provisions, a basic unit, as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

4. ARIZONA-CALIFORNIA CITRUS APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) Specifically for Arizona-California Citrus, circumstances that require an appraisal include, but are not limited to:
 - (a) When citrus fruit is still on the tree and before removal, whenever possible;
 - (b) If verifiable production records may not be available (roadside markets, etc.); or
 - (c) If any production will be sold by direct marketing.
- (3) Make separate appraisals for each citrus type grown in the unit, as applicable.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

Make a general examination of all acreage in the unit before determining the number of sample trees and their location in the unit. This examination should include the following:

- (1) The estimated acres of trees in the unit from which citrus fruit has been harvested.
- (2) The number of trees with unharvested citrus fruit.
- (3) If citrus fruit damage is uniform over the entire acreage, or if citrus fruit damage is concentrated in certain areas of the acreage.
- (4) The extent of variation in fruit damage over the acreage.
- (5) The extent of variation in fruit damage according to location of the trees.
- (6) The extent of variation in the amount of unharvested fruit on the trees.
- (7) Any areas on the acreage that have been color (partially) picked.
- (8) Use as many samples as necessary to accurately determine the amount of unharvested fruit production in the block or unit. Minimum sample requirements are shown in **TABLE A**.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Random Citrus Sample Method	to appraise fruit on unharvested citrus trees prior to harvest.
Citrus Appraisals Using Harvested Samples or Acreage	to appraise fruit on unharvested citrus trees based on the average harvested citrus yield.

B. RANDOM CITRUS SAMPLE METHOD

- (1) Random samples must be representative of all mature citrus fruit in the unit or block.
- (2) Select a representative random sample of mature fruit from sample trees to determine the number of fruit lost to insurable causes using the following criteria (reference Table A for minimum number of samples):
 - (a) Examine a sufficient number of individual mature fruit (minimum of 100 fruit total) from different locations on the trees that reflect the general condition of all insurable fruit in the unit/block.
 - (b) The sample selected must be random and include mature fruit that could be marketable, and fruit that could be eliminated if graded in the packinghouse.
 - (c) Select fruit samples from the inside, outside, top, and bottom of all four quadrants of sample trees.
 - (c) Select fruit samples from each sample tree in a representative number of rows in the unit/block.
- *** (3) Separate grade fruit from culls.
- *** (4) FOR FREEZE DAMAGE, cut only that portion of the graded sample that will be marketed or is marketable to determine the percent of damage. See “Reference Material” for Arizona Citrus Laws and Procedures, California Orange Laws and Procedures, and Other Arizona and California Citrus Laws for information and methods of determining freeze damage.
- (5) The Arizona-California Citrus Crop Provisions guarantees the production of MARKETABLE FRUIT. To determine the amount of unharvested marketable fruit in a block or unit, follow the steps below:

(a) Determine the number of mature fruit required to fill a standard carton:

(1) Place the random sample(s) into the proper carton for the type of citrus fruit and count the number of fruit required to fill the carton; or

(2) Use a hand held citrus fruit sizing gauge to determine the number of mature fruit required to fill a standard carton. Size at least 10 randomly selected mature fruit and determine the average number of mature fruit required to fill a standard carton. For example, if fruit sized 122, 131, 126, 125, 137, 132, 139, 116, 119, 129, the sum equals 1276 divided by 10 samples equals 127.6. Round result to whole cartons, so the example would be equal to 128 fruit per carton.

(b) Determine the number of fruit per tree using the quadrant count method. Count the number of fruit (including insured damaged fruit, uninsured damaged fruit, and marketable fruit) in one representative quadrant and multiply by 4 to determine the number of fruit on the entire tree, as applicable.

(c) Determine the number of unharvested trees per acre. To determine number of trees per acre for square or rectangular planting patterns, multiply the distance between trees within a row (to nearest tenth of a foot) times the distance between rows (to nearest tenth of a foot) and divide this result into 43,560 sq. ft. per acre (round to the nearest whole number). **EXAMPLE:** 12.5 ft. X 16.0 ft. = 200sq. ft., then 43,560 sq. ft. divided by 200 = 217.8 rounded to 218 trees per acre.

To determine the tree population per acre for other tree planting patterns (e.g., hexagonal, quincunx, etc.) refer to the LAM.

(d) Determine the percent of graded fruit in the carton by dividing the number of graded fruit by the number of fruit sampled. Multiply the result by the number of fruit per tree then divide by carton size to determine graded cartons per tree. Multiply the number of graded cartons per tree by the number of trees per acre to determine cartons to count per acre.

(e) **ONLY MARKETABLE CARTONS WILL BE COUNTED AS PRODUCTION TO COUNT.** Packinghouse managers will be consulted to determine if representative samples can be packed as marketable fresh fruit. Citrus fruit that cannot be packed as marketable fresh citrus fruit can be released either to be dropped to the ground or processed into byproducts.

(f) If the adjuster finds that citrus fruit to be sent for processing into by-products, dropped on the ground, or left on the trees, is marketable as fresh fruit, or damaged from uninsured causes, an appraisal of potentially marketable fruit and/or fruit lost to uninsurable causes will be made.

RANDOM CITRUS SAMPLE METHOD EXAMPLE:

Assume a random sample of 140 mature fruit was taken from representative trees in the block.

115 of these mature fruit graded marketable as fresh-packed fruit.

Citrus fruit that is not marketable as fresh-packed fruit due to INSURABLE causes will not be considered production to count.

115 minus 17 cut fruit lost equals 98 graded fruit.

It was determined that 128 sized fruit are required to fill a standard carton.

98 graded fruit divided by 128 fruit per carton equals 0.766 (percent of graded fruit per carton).

The quadrant counts of fruit from representative trees averaged 625 fruit per tree.

625 fruit per tree times 0.766 equals 479 graded fruit per tree.

479 graded fruit per tree, divided by 128 fruit per standard carton equals 3.7 standard cartons graded fruit per tree (rounded to nearest tenth).

There are 450 trees in the block, divided by 5 acres in the block equals 90 trees per acre.

3.7 cartons of graded fruit times 90 trees per acre equals 333 total cartons of graded fruit per acre from unharvested trees.

C. CITRUS APPRAISALS USING HARVESTED SAMPLES OR ACREAGE

- (1) **Representative Tree Appraisals.** When representative harvested citrus trees are used for the appraisal, the adjuster and insured will jointly select representative sample trees that reflect the type and severity of insured crop damage in the unit/block. The adjuster will make arrangements with the insured to do a field inspection while the insured harvests the selected representative sample trees. During the field inspection, the adjuster will:
 - (a) Select a representative sample of mature citrus fruit for grading from the harvested sample fruit as described in section 5 B;
 - (b) Determine the amount of appraised potential production on each sample tree as described in section 5 B, and
 - (c) Document the amount of potential appraised production on the appraisal worksheet as described in sections 7 and 8 below.

- (2) **Representative Harvested Acreage Appraisals.** DO NOT USE THIS METHOD if the unharvested acreage will be harvested. Use this method only when harvested acreage can be verified as being representative of the unharvested acreage.
 - (a) **Prior to harvest, estimate** the amount of potential gross production on the unharvested representative acreage.
 - (b) Compare the **estimate** for the unharvested acreage determined in (a) above to the actual gross production from the harvested acreage. If the **estimated** gross potential production is comparable to the harvested gross production, use the average yield per acre from the harvested acreage as the per acre appraisal for the unharvested acreage; otherwise, use the appraisal procedures specified in section B herein.
 - (c) Document **in the Remarks section** or on a Special Report how the unharvested acreage appraisal was determined, including but not limited to the estimation method and calculations used to determine both the unharvested acreage potential and resulting appraisal.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.

B. MODIFICATIONS

There are no pre-established modifications contained in this handbook. See the LAM for additional information.

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the AZ & CA Citrus Appraisal Worksheet hereafter referred to as the Appraisal Worksheet. All of these entry items are “Substantive,” (i.e., they are required).
- (2) Appraisal Worksheet completion instructions. The completion instructions for the required entry items on the Appraisal Worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the Appraisal Worksheet or provided to the insured as a separate document. These statements are not shown on the example worksheet, herein. The current Privacy Act and Nondiscrimination statements can be found on the RMA website at www.rma.usda.gov/regs/required.html.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

B. GENERAL INFORMATION FOR APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) Include the AIP’s name in the Appraisal Worksheet title if not preprinted on the AIP’s worksheet, and when a worksheet entry is not provided.
- (2) Include the claim number on the Appraisal Worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate Appraisal Worksheets are required for each unit or block inspected. Use separate lines on the Appraisal Worksheet for uninsured causes. Refer to section 4 for sampling instructions.
- (4) For every inspection complete items 1 through 8, and item 18 of the Appraisal Worksheet.
- (5) Standard Appraisal Worksheet items are numbered consecutively in subsection C. An example Appraisal Worksheet is also provided to illustrate how to complete entries.

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No.

Information Required

Company: Name of **AIP**, if not preprinted on the worksheet (company name).

Claim Number: Claim number as assigned by the **AIP**.

1. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** **Four-digit** crop year, as defined in the policy, for which the claim has been filed.
4. **Type and Kind of Citrus:** Crop name and crop code, as shown on the actuarial documents, for the variety of citrus grown.
5. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., Aug 11, YYYY).
6. **Unit Number:** Unit number from the Summary of Coverage after it is verified to be correct.

7. **Acreage:** Number of determined acres, to tenths, in **the unit/block** being appraised.
8. **Number of Trees Having Unpicked Fruit:** Number of **trees on the unit/block being appraised** having unpicked (unharvested) fruit.

PART I – UNPICKED FRUIT ON THE TREE

Verify or make the following entries:

Item

<u>No.</u>	<u>Information Required</u>
9.	Sample Number: Sample/block identification number.
10.	No. of Trees in Block: Number of unharvested bearing trees in the sample block determined by multiplying the number of unharvested trees per acre by the number of acres in the block (e.g. 90 trees per acre times 5 acres equals 450 trees in the block).
11.	Acres in Block: Block acres (rounded to tenths).
12. ***	Random Pick: Number of mature fruit randomly picked as instructed in section 5 B.
13.	Grade (12-14): Number of grade fruit (marketable) in the sample. Enter the result of random pick (item 12) minus culls (item 14).
14.	Culls: Number of cull fruit in the sample.
15.	No. Fruit Cut: Number of graded fruit (item 13) cut per sample.
16.	No. Fruit Lost: Number of graded fruit lost to freeze damage per sample. Enter zero if the cause of loss is not freeze.
17.	Graded Fruit (15-16): Calculate the number of graded fruit by subtracting the number of fruit lost (item 16) from the number of fruit cut (item 15).
18.	Remarks: Remarks pertinent to the appraisal, sampling, conditions in general, disposition of fruit, appraisal date, etc.

PART II – DETERMINATION OF THE PRODUCTION TO COUNT

Verify or make the following entries:

Item

<u>No.</u>	<u>Information Required</u>
19.	Sample Number: Sample/block identification number.
20.	Carton Size Fruit: Number of mature fruit required to fill carton.
21.	Total Fruit Lost (14+16): To determine the total fruit lost, add Culls (item 14) to number of fruit lost (item 16).
22.	Graded Fruit: Number of graded (marketable) fruit. Enter the result in Part I, item 17.
23.	% of Carton (22÷12): Percent of graded fruit in the carton rounded to three decimal places. Graded fruit (item 22) divided by random pick (item 12).
24.	No. of Fruit per Tree: The number of fruit per tree (including insured damaged fruit, uninsured damaged fruit, and marketable fruit).
25.	Graded Fruit per Tree (23×24): Percent of graded fruit in the carton (item 23) times number of fruit per tree (item 24), rounded to the nearest whole fruit.
26.	Graded Ctn. per Tree (25÷20): Graded cartons per tree rounded to the nearest tenth. Number of graded fruit per tree (item 25) divided by carton size fruit (item 20).
27.	Total Trees per Acre: Total unharvested trees per acre rounded to the nearest whole tree. Result of number of unharvested trees in the block (item 10) divided by the number of acres in the block (item 11) from Part I or as determined by method in subsection 5 B (5) (c).

28.	Ctns. To Count per Acre (26×27): Cartons to count per acre rounded to the nearest tenth: Graded cartons per tree (item 26) times total trees per acre (item 27).

The following required entries are not illustrated on the Appraisal Worksheet example below.

- 30. Adjusters Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

- 31. Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.

- 32. Page Number:** Page number – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

EXAMPLE

COMPANY: ANY COMPANY

CLAIM NUMBER: XXXXXXX

FOR ILLUSTRATION PURPOSES ONLY Citrus Appraisal Worksheet	1 INSURED=S NAME I. M. INSURED	2 POLICY NUMBER XXXXXXXX	3 CROP YEAR YYYY
	4 TYPE AND KIND OF CITRUS Mandarins - 0205	5 DATE OF DAMAGE DEC 7, YYYY	6 UNIT NUMBER 0001-0001-OU
	7 ACREAGE 35.0	8 NUMBER OF TREES HAVING UNPICKED FRUIT 1350	

PART I UNPICKED FRUIT ON THE TREE

Sample Number 9	No. of Trees in Block 10	Acres in Block 11	Random Pick 12	Grade (12-14) 13	Culls 14	Number Fruit Cut 15	Number Fruit Lost 16	Graded Fruit (15-16) 17
A	450	5.0	128	128	0	0	0	128
B	450	5.0	140	112	28	112	112	0
C	450	5.0	120	100	20 20	100	50	50

18 Remarks

APPROXIMATELY 2 CARTONS PER TREE ON GROUND DUE TO FREEZE.
 NO FREEZE PROTECTION EQUIPMENT ON BLOCKS A AND B.
 SEE MAP ON SPECIAL REPORT.
 20 ACRES PICKED AND PACKED.
 ACREAGE APPRAISED MM/DD/YYYY.
 BLOCK A WILL DROP ON GROUND DUE TO SCALE; UNINSURABLE CAUSE OF LOSS.
 BLOCK B WILL DROP ON GROUND. INSEPARABLE FREEZE DAMAGE CANNOT BE PACKED. PRODUCTION TO COUNT IS ZERO.
BLOCK C WAS PARTIALLY HARVESTED ("CHERRY PICKED").

PART II DETERMINATION OF THE PRODUCTION TO COUNT

Sample Number 19	Carton Size Fruit 20	Total Fruit Lost (14+16) 21	Graded Fruit 22	% of Carton (22÷12) 23	No. of Fruit per Tree 24	Graded Fruit per Tree (23x24) 25	Graded Ctn. per Tree (25÷20) 26	Total Trees per Acre 27	Ctns. To Count per Acre (26x27) 28
A	128	0	128	1.000	625	625	4.9	90.0	441.0
B			No Production to Count-See Remarks						0
C	128	70	50	0.417	500	209	1.6	90.0	144.0

This form example does not illustrate all required entry items (e.g., signatures, etc.).

8. PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. PRODUCTION WORKSHEET STANDARDS

- (1) The entry items in subsection C are the minimum Production Worksheet requirements. All entry items are considered “Substantive,” (i.e., they are required).
- (2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. The current Non-Discrimination and Privacy Act statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html>.
- (4) The DSSH requires the following certification statement on the form directly above the insured’s signature block.

I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The AIP may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation an agency of the United States subsidizes and reinsures this crop insurance.

- (5) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

B. GENERAL INFORMATION

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, or other reasons as described in the LAM).

- (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the **AIP**.
- (5) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (6) If the AIP determines the claim is to be DENIED, refer to paragraph 67 K of the LAM for Production Worksheet completion instructions.

C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item No.

Information Required

- 1. **Crop/Code #:** "AZ-CA Citrus" and the fruit crop code number, (e.g., 0215).

The applicable fruit crop code numbers are:

Fruit Crop	Code Number	Fruit Crop	Code Number
Navel Oranges	0215	Sweet Oranges	0216
Lemons	0202	Mandarin Oranges	0205
Mineola Tangelos	0206	Valencia Oranges	0217
Grapefruit	201	Orlando Tangelos	237

- 2. **Unit #:** Unit number from the Summary of Coverage after it is verified to be correct.

- 3. **Location Description:** Land location that identifies, if available, the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.

- 4. **Date(s) of Damage:** First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5. If no entry in item 5 below MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., "Jan 10," etc.). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

5. **Cause(s) of Loss:** Name of the determined insured cause(s) of loss as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of loss is coded as “Other,” explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of loss in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

If it is evident that no indemnity is due, enter “No Indemnity Due” across the columns in item 5 (refer to the LAM for more information on no indemnity due claims).

6. **Insured Cause %:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative (or on a Special Report). The total of all “Insured Cause %” including those entered in the Narrative must equal 100%.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

Example entries for items 4 – 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:

4. Date(s) of Damage	MAY	JUN 30	AUG	AUG
5. Cause(s) of Loss	Excess Moisture	Hail	Wind	Heat
6. Insured Cause %	10	15	25	20
Narrative: Additional date of damage – APR 5, Cause of Loss – Freeze, Insured Cause% is 10%.				

7. **Company/Agency:** Name of the AIP and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the AIP.
10. **Policy #:** Insured’s assigned policy number.
11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

If more spaces are needed for non-loss units, enter the unit numbers identified as "Non-Loss Units," in the narrative or on an attached Special Report.

13. **Est. Prod. Per Acre:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in whole cartons, of all non-loss units for the crop at the time of final inspection.

14. **Date(s) of Notice of Loss:**

PRELIMINARY:

- a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.
- b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.
- c. Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the AIP, enter "Company Insp" instead of the date.

FINAL: Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the FINAL inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policy(s):**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.

- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."
- (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
 - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.
- c. Refer to the LAM for further information regarding companion contracts.

SECTION I – DETERMINED ACREAGE, APPRAISED PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or irrigated practices, or organic practices, as applicable;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustment to appraised production;
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

Item

No.

Information Required

16. **Field ID:** The sample/block identification number from the Appraisal Worksheet, sketch map or an aerial photograph, as applicable (refer to the Narrative).

17. MAKE NO ENTRY.

18. **Reported Acres:** In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the unit/block. If there are no under-reported acres MAKE NO ENTRY. Refer to the LAM or CIH for acreage determination instructions specific to perennial crops.

19. **Determined Acres:** Refer to the LAM for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:
- a. Put to other use without consent,
 - b. Abandoned,
 - c. Damaged by uninsured causes,
 - d. For which the insured failed to provide acceptable records of production, or
 - e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

Refer to the LAM for procedures regarding when estimated acres are allowed and documentations requirements. Account for all planted acreage in the unit.

20. **Interest or Share:** Insured’s interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
21. **Risk:** Three digit code for the correct “Rate” specified on the actuarial document maps. If a “Rate” or “High Risk Area” is not specified on the actuarial document maps, MAKE NO ENTRY. Verify with the Summary of Coverage, and if the “Rate” is found to be incorrect, revise according to the AIP’s instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.
22. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type carried out by the insured. If “Type” or “No Type Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If type is not specified on the actuarial documents, MAKE NO ENTRY.
- 23-25. MAKE NO ENTRY.
26. **Irr. Practice:** Three-digit code numbers (e.g., 002, etc), entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured.
27. **Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice carried out by the insured. If “No Cropping Practice” or “No Practice Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice is not specified on the actuarial documents, MAKE NO ENTRY.
28. **Organic Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, MAKE NO ENTRY.

29. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
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“P” Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the Crop Provisions.
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“H” Harvest. Includes harvesting a portion of the crop on the acreage in a random manner, requiring an appraisal for any remaining production (e.g., “cherry” picking only part of the fruit on the trees). Enter an appraisal for any such remaining production on the Production Worksheet in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37.
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“UH” Unharvested or put to other use with consent.
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GLEANED ACREAGE: Refer to the LAM for information on gleaning.

30. **Use of Acreage:** Use the following abbreviations:

<u>USE</u>	<u>EXPLANATION</u>
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"WOC" Other use without consent (refer to the LAM for further information).
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"SU" Solely uninsured
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"ABA" Abandoned without consent
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“DMWO” Production sold by direct marketing without proper 15 day notice, adversely effected appraisals
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"H" Harvested
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“HI” Harvest incomplete, with an appraisal.
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"UH" Unharvested
------	-------------------

Verify any “Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Use of Acreage.”

31. **Appraised Potential:** Per acre appraisal in **cartons** to tenths per acre (from item 28 on the Appraisal Worksheet when loss is due to an insured cause), of POTENTIAL fresh production for the acreage appraised. See appraisal methods for additional instructions. If there is no potential on UH acreage, enter “0.”
- 32-33. MAKE NO ENTRY.
34. **Production Pre QA:** Column 19 multiplied by column 31, results in cartons rounded to tenths.
35. **Quality Factor:** Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor “.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative below). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information. Otherwise, MAKE NO ENTRY.
36. **Production Post QA:** Result of multiplying item 34 by item 35, in cartons rounded to tenths. If no entry in item 35, transfer the entry from item 34.
37. **Uninsured Causes:** Result of per acre appraisals for uninsured causes (taken from the appraisal worksheet or other documentation) multiplied by acres in item 19, rounded to tenths of a carton. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes MAKE NO ENTRY.
- a. Hail and Fire exclusion NOT in effect.
- (1) Enter the result of multiplying item 19 entry by NOT LESS than the insured’s production guarantee per acre in whole cartons, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production (result of item 28 on the appropriate Appraisal Worksheet) multiplied by acres in item 19, in cartons to tenths for any such acreage. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.
- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.
- d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

38. **Total to Count:** Item 36 plus item 37, results in cartons rounded to tenths.

39. **Total:** Total of all column 19 entries in acres rounded to tenths.

*** 40. **Quality:** Check the applicable qualifying quality adjustment (QA) condition(s) affecting the unit's production (refer to the Table below). Check all qualifying conditions that apply to the unit's appraised or harvested production.

Qualifying QA Condition:	
Test Weight (TW)	Dark Roast
Kernel Damage (KD)	Sclerotinia
Garlicky (Grade)	Ergoty (Grade)
Aflatoxin	COFO (commercially objectionable foreign odor)
Vomitoxin	Other
Fumonisin	None

a. Check "Other" if the identified injurious substances or conditions, for which a destruction order was issued, are not listed above. For mycotoxins, refer to item 41 below. Refer to the Narrative instructions for documentation requirements.

b. Otherwise, check "None."

*** 41. **Mycotoxins exceed FDA, State, or other health organization maximum limits. Check "Yes.:"** Check "Yes" if any mycotoxin listed in item 40 (including any identified as "Other") exceed the FDA, State, or other health organization maximum limits, otherwise LEAVE BLANK. Refer to the Narrative for documentation requirements.

42. **Totals:** Total of columns 34, 36, 37, and 38. If a column has no entries, MAKE NO ENTRY.

NARRATIVE:

If more space is needed, document on a Special Report, and enter "See Special Report." Attach the Special Report to the Production Worksheet.

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in item 37 for uninsured causes due to a hail/fire exclusion, document the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the Appraisal Worksheet, and the date of the appraisal is not recorded on the Appraisal Worksheet.
- f. State that there is "No Other Fire Insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also, refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Production Not to Count" in item 62 and/or any production not included in item 56.
- j. Explain a "NO" checked in item 44.
- k. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.

- l. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain any delayed notices or delayed claims as instructed in the LAM.
- o. Document any authorized estimated acres shown in item 19 as follows: "Line 3 'E' acres authorized by the AIP MM/DD/YYYY."
- p. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- q. Explain if there is no market value for any appraised potential of citrus fruit.
- r. Specify the type of insects or disease when the insured cause of damage or loss specified in the policy that prevented is listed as insects or disease. Explain why control measures did not work.
- s. Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with the AIP instructions.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- u. For production ordered to be destroyed due to the presence of injurious substances or conditions, document the following:
 - (1) Explain any ".000" factor entered in columns 35 and 65.
 - (2) The circumstances that caused the crop to be affected by an injurious substance or condition, date the crop was destroyed and the method of destruction. Attach to the claim the insured's completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if applicable) a copy of the laboratory test results that confirms the presence of injurious substances or conditions.
 - (3) Refer to the LAM for additional documentation requirements.
- v. Document any other pertinent information, including any data to support any factors used to calculate the production.
- w. Verify whether or not frost protection is in place and adequate as defined in the Special Provisions when the insured has elected the frost protection option, and whether or not such frost protection was properly utilized if the cause of loss is frost related.

SECTION II – **DETERMINED HARVESTED PRODUCTION**

GENERAL INFORMATION:

- (1) When all acreage has been harvested, determine total production from initial packouts from packer/processor, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler, as applicable. This production will be the basis for computing losses from the insured and uninsured causes of damage on the Production Worksheet.
- (2) Account for ALL HARVESTED PRODUCTION for ALL ENTITIES sharing in the crop except production appraised BEFORE harvest and shown in section I because the quantity cannot be determined later.
- (3) For production commercially sold, enter the name and address of processor as applicable in items 49 through 52. For fruit otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Different FIRST handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packinghouse or processor records. (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
 - (b) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
 - (c) Varying determinations of production (varying value, etc.).
 - (d) Varying practices or types/varieties when a separate approved APH yield exists.
- (5) There will generally be no harvested production entries in items 47a through 66 for preliminary inspections.
- (6) Citrus fruit that cannot be marketed as fresh-packed fruit due to insurable causes will not be considered production to count.

Verify or make the following entries:

Item

No. Information Required

43. **Date Harvest Completed:** Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “Incomplete.”
- c. If at the time of final inspection (if prior to the end of the insurance period), NONE of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.

44. **Damage Similar to Other Farms in the Area?:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other groves in the area. If “No” is checked, explain in the narrative.

45. **Assignment of Indemnity:** Check “Yes” ONLY if an assignment of indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.

46. **Transfer of Right to Indemnity:** Check “Yes” ONLY if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.

47a. **Share:** RECORD ONLY VARYING SHARES on the SAME unit to three decimal places.

- 47b. **Field ID:**
- a. If only one practice, variety, or type of harvested production is listed in Section I, MAKE NO ENTRY.
 - b. If more than one practice, variety, or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type/variety the corresponding Field ID from item 16.
48. MAKE NO ENTRY.
- 49-52. **Length or Diameter, Width, Depth, Deductions:** For harvested production sold, enter the name and address of the buyers, packing house, or processor. For harvested production otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).
- 53-55. MAKE NO ENTRY.
56. **Bu. Ton, Lbs., Cwt:** Line out the column heading and enter “Cartons.” Enter the total marketable harvested production in cartons, to tenths.
- Cartons may require conversion from the size used by the packing house to the carton sizes defined in the policy. The adjuster should contact the packing house to verify the carton size used (e.g., if the packing house used a 25 pound carton for a particular type of fruit and the carton size specified by the policy is 38 pounds, the adjuster must convert the production to the equivalent of 38 pound cartons before entering the gross harvested production). Refer to the definition for “carton” in section 2 for standard container sizes and production packed for export. Show conversion calculations in the Narrative.
- 57-60b. MAKE NO ENTRY.
61. **Adjusted Production:** Transfer entry from column 56.
62. **Prod. Not To Count:** Enter the net production NOT to count in cartons to tenths (when acceptable records identifying such production are available) from harvested acreage damaged solely by uninsured causes, or other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production). This entry must never exceed production shown on the same line. Explain any “production not to count” in the narrative.
63. **Production Pre-QA:** Column 61 minus column 62, results in cartons to tenths.
64. MAKE NO ENTRY.

65. **Quality Factor:** If due to insured causes, a Federal or State agency has ordered the insured harvested crop production to be destroyed, enter the factor “.000.” Refer to instructions for items 35 and 40 above for additional information and the Narrative for required documentation. Otherwise, MAKE NO ENTRY.
66. **Production to Count:** Enter result from multiplying item 63, times item 65. If no entry in item 65, transfer the entry from item 63.
- ***
67. **Total:** Total of all column 63 entries in cartons rounded to tenths. If no entry in column 63, MAKE NO ENTRY.
68. **Section II Total:** Enter the total of Column 66
69. **Section I Total:** Enter figure from Column 38 total.
70. **Unit Total:** Enter the sum of item 68 plus item 69.
71. **Allocated Prod.:** Refer to the LAM paragraphs 126 C (1-3) and 127 for instructions for determining allocated production. Enter the total production, in cartons rounded to tenths, allocated to this unit that is included in sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report. Otherwise, MAKE NO ENTRY.
72. **Total APH Prod:** Item 70 minus item 71 and the total of item 37, results in cartons rounded to tenths. If no entries in column 37 and item 71, transfer the entry in item 70. MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.

The following required entries are not illustrated on the Production Worksheet example below.

73. **Adjuster’s Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. For an absentee insured, enter adjuster’s code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet. Final indemnity inspections should be signed on bottom line.
74. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative) signature and date. BEFORE obtaining insured’s signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on bottom line.
75. **Page Numbers:**
- PRELIMINARY:** Page numbers – “1”, “2”, etc., at the time of inspection.
- FINAL:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

PRODUCTION WORKSHEET

1. Crop/Code # Mandarins /0205	2. Unit # 0001-0001-OU	3. Location Description NW6-14N-30W	7. Company Agency Any Company Any Agency	8. Name of Insured I. M. Insured
4. Date(s) of Damage JAN 10	5. Cause(s) of Loss Freeze	6. Insured Cause % 100	12. Additional Units 0001-0002-OU	9. Claim # XXXXXXXX
13. Est. Prod. Per Acre 650				11. Crop Year YYYY
				10. Policy # XXXXXX
		14. Date(s) Notice of Loss MM/DD/YYYY	1st	2nd
				Final MM/DD/YYYY
15. Companion Policy(s)				

SECTION I – DETERMINED ACREAGE APPRAISED PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
A			5.0	1.000		141				002		997	P	SU							2205.0	2205.0
B			5.0	1.000		143				002		997	UH	UH	0.0			0.0		0.0		0.0
C			5.0	1.000		143				002		997	H	HI	144.0			720.0		720.0		720.0
D			20.0	1.000		143				002		997	H	H								
39. TOTAL			30.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>												42. TOTALS		720.0		720.0	2205.0	2925.0
41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>																						

NARRATIVE (If more space is needed, attach a Special Report): ACREAGE DETERMINED USING GPS. BLOCK A UNINSURABLE CAUSE OF LOSS DUE TO SCALE (441.0 ctns. x 5.0 acres = 2205.0). BLOCK B WILL DROP TO THE GROUND DUE TO INSEPARABLE FREEZE DAMAGE. **BLOCK C WAS "CHERRY PICKED."** HARVESTED PRODUCTION IN SECTION II BELOW REPRESENTS PRODUCTION FROM BOTH BLOCK C (450 CARTONS) AND D (7825 CARTONS).

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 58b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs., CWT Cartons	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
		Acme Fruit Co. Anytown, State							8275.0					8275.0		8275.0				8275.0			
67. TOTAL																8275.0	68. Section II Total		8275.0				
																	69. Section I Total		2925.0				
																	70. Unit Total		11,200.0				
																	71. Allocated Prod.						
																	72. Total APH Prod.		8995.0				

EXAMPLE AZ-CA CITRUS CLAIM

(For Illustration Purposes Only)

This form example does not illustrate all required entry items (e.g., signatures, etc.).

9. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Acres in Unit or Block:	Minimum Number of Trees in a Sample:
0.1 – 10.0	The lesser of 5 trees or 5% of the number of trees.
One additional sample is required for each additional 10.0 acres (or fraction thereof) in the unit/block.	

EXHIBIT 1

A. DETERMINING INSURABLE ACREAGE BY VARIETY

- (1) Scattered trees are defined as two or more varieties in a **grove** in no definite planting pattern. Scattered trees of different citrus varieties on a unit will be included in the predominant variety of the unit and will not be listed on separate lines of the acreage report, unless the number of trees of a separate variety exceeds 5%.

Example: A 10.0 acre grove with a total of 900 trees, 860 are Valencias and 40 are Navels. The entire acreage is insurable as Valencias. The insurable acreage is 10.0 acres since the Valencias cover the entire acreage while the Navel variety is scattered in no definite pattern over the acreage, and represents only 4 percent of the total trees.

- (2) Interplanted is defined as acreage on which two or more crops are planted in any form of alternating or mixed pattern. Interplanted citrus crops in the same grove will be broken down by crop (for insurance purposes) based on tree spacing, number of trees, and the total acreage involved.

Example 1: A 10.0 acre **grove** contains 700 trees on a 25' x 25' spacing with every even numbered tree or row a Valencia, and every odd numbered tree or row a Navel. Use the total **grove** acreage together with the tree spacing, and planting pattern to determine the insurable acreage. In this example the insurable acreage is 5.0 acres of Valencias, and 5.0 acres of Navels. This interpretation will not change regardless of what the insured elects to insure.

Example 2: A 10.0 **acre grove** contains 700 trees on a 25' x 25' spacing in a three row planting pattern with Valencia trees in the first row and Navel trees in the second and third rows. This pattern contains a total of 233 Valencia trees and 467 Navel trees. The insurable acreage would be 3.3 acres or one-third Valencias and 6.7 acres or two-thirds Navels.

- (3) Replants of insurable varieties in an established interplanted pattern will not be considered for insurance purposes until the trees reach insurable age requirements stated in the policy.
- (4) Grove examination based on the amount and location of insured damage, the adjuster should consider the following to conduct accurate appraisals.
 - (a) Number of **fruit** for each sample.
 - (b) The location in the grove where the samples will be taken.
 - (c) As a general rule, do not break a unit down into more than one **block** unless there are areas within the unit with permanent boundaries or “**blocks.**”

(5) Representative sample considerations.

The adjuster should consider the following points to determine the location of trees and number of citrus **fruit** required for obtaining accurate representative samples:

- (a) The number of trees with unpicked citrus **fruit**.
- (b) Tree age and size variation.
- (c) The variation in ground elevation.
- (d) The variability of **fruit** damage by location in the grove and on individual trees.
- (e) The location of the **fruit** on the tree.
- (f) The condition of the trees (never obtain samples from weaker than average trees).
- (g) Generally, the smaller the sample of trees and citrus fruit taken, the greater the chance that inaccurate appraisals will be made. Trees sampled should be representative of the trees in the unit having unpicked **fruit**. Use at least a 100 citrus fruit sample in any **block**.

B. FREEZE DAMAGED CITRUS DEFINED

Freeze damaged citrus (as defined by the laws of the state in which the county is geographically located) is defined as citrus seriously damaged by freeze as determined by the insurance provider from grove inspections, proof furnished by the insured, or from other evidence that may be available. The California code will apply to the grove inspections in California for fruit which will be packed in Arizona; however, the Arizona code will apply to the packout furnished by the packinghouse in Arizona.

C. ARIZONA CITRUS LAWS AND PROCEDURES

(1) Laws.

Applicable portions of the laws are quoted in part as follows: “In this article, unless the context otherwise requires:”

- (a) “Citrus” means the fruit of any orange, lemon, lime, grapefruit, tangerine, kumquat, or other citrus tree which produces edible citrus fruit suitable for human consumption.”
- (b) Tangerine or Mandarins shall include all varieties and hybrids of the mandarin group, and all varieties of tangelos.
- (c) A defect is serious in citrus fruits when the following conditions appear:

- 1 Damage by freezing or drying from any cause if twenty percent or more of the pulp or edible portion of the fruit shows evidence of drying or a mushy condition, or, in a lemon, of staining, except membranous stain. Evidence of damage shall be determined by as many cuts of each fruit as may be necessary.”
- 2 “In an orange, freezing damage is serious when surface membranes show a water soaked appearance, or evidence of previous water-soaking, or the presence of crystals or crystalline deposits on the two surface membranes on each of two or more segments, as shown on the separation of the segments one from another, of a section not less than one inch or more than one and one-half inch in thickness, of the central portion of the fruit, obtained by cutting off a portion of each end - the evidence of freezing injury to show the entire length but not necessarily the entire area of the surface membranes.”

(d) “Tolerances”

- 1 “Not more than 10 percent by count of the oranges, tangerines, or grapefruit in any one container may be seriously damaged by freezing or drying from any cause. When serious damage by freezing or drying from any cause is present, the combined tolerance for all defects shall not exceed fifteen percent.”
- 2 “Not more than ten percent by count of the lemons in any one container may be seriously damaged by freezing, internal decline, sunburn or drying from any cause. When serious damage by freezing, internal decline, sunburn or drying from any cause is present, the combined tolerance of all defects shall not exceed 10 percent.”

(2) **Procedures.** As will be noted above, the Arizona Fruit and Vegetable Standardization Laws (Sec. 3-452, Par. 2) provides as follows: “Evidence of damage shall be determined by as many cuts of each fruit as may be necessary.” This immediately follows the provision that defines serious damage in citrus fruits as 20 percent or more of the pulp or edible portion of the fruit showing evidence of drying or a mushy condition.

- (a) Multiple cuts have been provided for in the past several years in Arizona. This means that adjusters can use the transverse center cut; cuts midway between the center and stem end; cuts midway between the center and styler end; or, any other cut which shows whether or not the fruit is 20 percent damaged.
- (b) The Supervisor of Standardization in Arizona does not establish dates when the inspectors begin using multiple cuts. The inspectors start using such cuts when drying has developed to the point where the percent of pulp affected can be clearly seen. Adjusters should proceed in the same manner as do the inspectors and industry people.

D. CALIFORNIA ORANGE LAWS AND PROCEDURES

(1) **Orange Laws** (applicable portions quoted in part).

- (a) **Freezing Damage.** Damage from freezing to any one fruit is serious if it causes either a condition of (a) “damage on the segment walls” to the extent defined herein, or (b) “drying or desiccation” in 20 percent or more of the exposed pulp as shown on a transverse cut through the center.”
- (b) **Damage on Segment Walls.** “Damage on segment walls” means a water-soaked appearance, or evidence of previous water soaking, or the presence of crystals or crystalline deposits, on the two surface membranes of each of two or more segments of a section, which section shall not be less than one inch or more than one and one-half inches in thickness, obtained from the center portion of the fruit by cutting off a portion of each end such evidence of freezing injury to show for the entire length but not necessarily the entire area of the surface membranes.”
- (c) **Determination of Extent of Freezing Damage.** In any season in which freezing damage to oranges produced in California has occurred, the extent of damage by freezing to such oranges shall be determined as follows:”
- 1 By examination for damage on the segment walls from and after the time when the oranges were first exposed to freezing temperatures to the date, herein designated as Date A, when the director, after survey, shall make a determination in writing that the drying process has developed to such extent as to furnish additional evidence of the extent of actual damage to the fruit.”
 - 2 By examination of the exposed pulp on a transverse cut through the center, from and after the date, herein designated as Date B, when the director, after survey, shall make a determination in writing that the drying process has developed to such extent as to permit reasonably accurate determination of the full extent of freezing damage by such examination, without regard to damage on the segment walls.”
 - 3 Either by examination for damage on the segment walls or by examination of the exposed pulp on a transverse cut through the center, or by such examination, during the period from Date A to Date B. In no event shall the interval from Date A to Date B exceed three weeks.”
- (d) **Tolerances.** In the case of serious damage by freezing injury, not more than 15 percent, by count, of the oranges in any one container or bulk lot may be below these requirements, but not to exceed one-third of this tolerance shall be allowed for oranges which show a “drying or desiccation” in 40 percent or more of the exposed pulp, as shown on a transverse cut through the center. The total tolerance for a combination of defects shall not exceed the tolerance permitted for any one cause by more than 5 percent by count.”

(2) **Orange Procedures.**

- (a) From the foregoing, it will be noted that the manner in which the determination of the extent of freeze damage is governed by dates established by the Director of Agriculture of the State of California as follows:

PERIOD	METHOD OF DETERMINATION
From and after the time of exposure to freezing temperatures to the establishment of Date A in 1(c)(1) of this section.	By examination for damage on the segment walls.
From and after the establishment of Date B in 1(c)(2) of this section.	By examination of the exposed pulp on a transverse cut through the center.
During the interval (not exceeding three weeks) from Date A to Date B.	By either or both of the above methods.

- (b) Regulations of the Department of Agriculture for California provide that during the interval from Date A to Date B, if an individual orange is found to have less damage than “serious damage due to freezing” by one method of examination, it shall also be examined for damage by the other method; and, the total of the seriously damaged oranges found by both methods shall be the number of seriously damaged oranges in the sample examined.
- (c) Dates A and B are established each season by emergency regulation of the California Director of Agriculture as needed.
- (d) For further information on freezing injury, it is suggested that adjusters secure current publications from the California Department of Agriculture or the California Agricultural Experiment Station.

E. OTHER ARIZONA AND CALIFORNIA CITRUS LAWS

(1) **Tangerine or Mandarin Laws (applicable portions quoted in part).**

- (a) “As used in this Section, the term “tangerines or mandarins” shall include all varieties and hybrids of the mandarin group and all varieties of tangelos.”
- (b) “Damage by freezing or drying due to any cause is serious if 20 percent or more of the pulp or edible portion of the fruit shows evidence of drying, desiccation, or a mushy condition. Evidence of damage shall be determined by as many cuts of each individual fruit as are necessary.”

- (c) Tolerances. Not more than 10 percent, by count, of the tangerines or mandarins in any one container or bulk lot may fail to meet the requirements because of damage by freezing or drying due to any cause.”
- (2) **Lemon Laws (applicable portions quoted in part).**
- (a) “Damage by freezing or drying due to any cause is serious if 20 percent or more of the pulp or edible portion of the lemon shows evidence of drying, or staining (except membranous stain), or a mushy condition. Evidence of damage shall be determined by as many cuts of each individual lemon as are necessary.”
 - (b) Tolerances. Not more than 10 percent, by count, of the lemons in any one container or bulk lot may fail to meet the requirements because of damage by freezing, but not to exceed one-half of this tolerance, or 5 percent shall be allowed for lemons which show damage by freezing in 40 percent or more of the pulp or edible portion of the lemon.”
- (3) **Grapefruit Laws (applicable portions quoted in part).**
- (a) Damage by freezing or drying due to any cause is serious if 20 percent or more of the pulp or edible portion of the grapefruit shows evidence of drying or a mushy condition; and damage by freezing or drying due to any cause is very serious if 40 percent or more of the pulp or edible portion of the grapefruit shows evidence of drying or a mushy condition. Evidence of damage shall be determined by as many cuts of each individual grapefruit as are necessary.”
 - (b) “Tolerances. The grapefruit in any one container or bulk lot shall be deemed, as a whole, to meet the requirements so long as not more than 15 percent, by count for California, 10 percent by count for Arizona, of the individual grapefruit in such container or bulk lot are seriously damaged by freezing or drying due to any cause, but not to exceed one-third of this tolerance shall be allowed for very serious damage by freezing or drying due to any cause.”

F. POLICY REGARDING FROST PROTECTION EQUIPMENT

- (1) **Protection Rates.** The minimum requirements for frost protection rates are in the Special Provisions. A grove may meet minimum equipment requirements, however, this does not automatically qualify the grove for the frost protection rate. The Special Provisions also state that frost protection rates are applicable only to acreage adequately protected by frost protection equipment. This includes a minimum of 40 serviceable heaters per acre or serviceable wind machine(s) that provide a minimum of 5 propeller horsepower per acre in California or 7 propeller horsepower per acre in Arizona.

The adequacy of frost protection equipment will vary depending on grove location, air drainage, cultivation practices, elevation, tree size, etc. One consideration is the ability of wind machines to reach all or essentially all the insured acreage in the grove. Groves with well-placed frost equipment are eligible for frost protection rates. The adjuster will determine whether frost protection equipment was properly utilized.

- (2) **Equipment Adequacy.** The grove inspector will evaluate the adequacy of the frost protection equipment at inspection time. The following guidelines will be used in making determinations as to the adequacy of frost protection equipment.
- (a) Wind machines should have the ability to move air at 4 miles per hour. Wind machines brake or propeller horsepower per acre is the best indicator for determining the adequacy of frost protection in a grove. Other considerations such as propeller length and shape; wind machine placement in the grove; and the area covered by wind machines are all important in determining equipment adequacy. Five to eight propeller (brake) horsepower per acre is the recommended standard for frost protection under normal conditions (minimum standards in California 5 horsepower per acre, Arizona 7 horsepower per acre). Regardless of horsepower, one wind machine generally can service no more than ten acres.
 - (b) Heater type, number, and placement, on a per acre basis, is an indicator as to the adequacy of frost protection in a grove. Heater requirements could be reduced by the type of heater utilized. Return stack and spot heaters are recognized to be the most efficient types. Heaters should conform to district air pollution control regulations. Inspect heaters to determine if they are in working condition. The Special Provisions specify that a minimum of 40 serviceable heaters per acre are required to qualify for the frost protection rate.
 - (c) **FOR CALIFORNIA:** Adequately protected also includes solid set sprinklers or foggers supplied by well water. The pump and well must have the capacity to supply water to all the acreage simultaneously. Only that acreage that can be supplied with water simultaneously will be considered adequately protected. We will determine the adequacy of the frost protection equipment for a unit.