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FLORIDA FRUIT TREE INSURANCE STANDARDS HANDBOOK

2021 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: FLORIDA FRUIT TREE INSURANCE STANDARDS HANDBOOK	NUMBER: FCIC-24110
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SUBJECT: Provides procedures and instructions for administering the Florida Fruit Tree crop insurance program.	OPI: Product Administration and Standards Division
	APPROVED: <i>/s/ Richard H. Flourney</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

The Florida Fruit Tree Insurance Standards Handbook is being reissued to conform to the approved format and the handbook will be effective for the 2021 crop year for the Florida Fruit Tree Program. All references to pilot have been removed. Changes or additions in text are highlighted.

SUMMARY OF CHANGES

Listed below are the changes with significant content change. Minor changes and corrections are not included in this listing.

Reference	Description of Change
Para. 35	Update unit language for policy changes.

FLORIDA FRUIT TREE INSURANCE STANDARDS HANDBOOK

CONTROL CHART

Florida Fruit Tree Insurance Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Insert	Entire Handbook						
Current Index	1-2	1-2	1-15	1-6	16-27	01-2020	FCIC-24110

FILING INSTRUCTIONS

This handbook replaces the 2018 Florida Fruit Tree Crop Insurance Standards Handbook Guide, FCIC-24110 (1-2018). This handbook is effective for the 2021 and succeeding crop years and is not retroactive to any 2020 or prior crop year determinations.

**FLORIDA FRUIT TREE PROGRAM
INSURANCE STANDARDS HANDBOOK
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(RESERVED)

Part 1 General Information and Responsibilities

1 General Information

A. Purpose

This handbook provides procedure for administrating the FFT Program in accordance with the FFT CP, and supplements the CIH, GSH and LAM via exceptions, changes, and additions. If there is a conflict between this handbook and the CIH, GSH or the LAM, this handbook takes precedence.

B. Source of Authority

This FFT Program is a RMA developed product approved by the FCIC Board of Directors on September 22, 2005, under Section 523(a)(4)(b) of the Federal Crop Insurance Act. This handbook provides the FCIC-approved procedures for administering the program.

C. Duration

The FFT Program was available beginning with the 1996 crop year. In 2017 the TDO FFT program was designated as a permanent program.

D. Area

See ADs for the areas.

E. Applying for the FFT Program

AIPs shall use the standard application for the TDO FFT Program. The application must indicate the insured has selected TDO FFT CP along with other required information.

2 Responsibilities

A. AIP Responsibilities

AIPs must use standards, procedures, methods and instructions as authorized by FCIC in the sale and service of crop insurance contracts. Each AIP is responsible for using RMA approved procedure. AIPs should report any program issues to the Actuarial and Product Design Division (APDD) of the Risk Management Agency (RMA).

B. Insured's Responsibilities

To be eligible for the TDO FFT Program, insured must comply with all terms and conditions of the CCIP-BP, and the TDO FFT CP.

C. Forms Standards

1. The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. The current Non-Discrimination statement and Privacy Act Statement can be found on the RMA website at: www.rma.usda.gov/About-RMA/Laws-and-Regulations/Required-Statements or successor website. These statements are not shown on the example forms in this handbook.
2. The Certification Statement must be included on any form that collects information from the producer and that the producer signs.
3. AIPs must develop their forms according to RMA's approved standards contained in this handbook or as specified in the DSSH and provide all required information.
4. Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth).

3-20 (Reserved)

Part 2 Insurability

21 Availability

The FFT insurance program is available for counties in the ADs for Florida.

22 Eligibility

A. All persons with a share in a commercial FFT grove located in the approved counties who meet the insurability provisions in the CCIP-BP, FFT CP, and SP are eligible.

B. **Ineligible Persons**

Any person with a delinquent debt to RMA or an AIP, or who is otherwise ineligible under the CCIP-BP may not obtain coverage.

23 Important Dates

A. **Contract Change Date:** January 31 preceding the cancellation date

B. **Sales Closing Date:** April 15 preceding the beginning of the CY

C. **Cancellation and Termination Dates:** May 31 preceding the beginning of the CY

D. **Premium Billing Date:** March 1 of the calendar year that the insurance period ends

E. **Acreage Reporting Date:** April 15 for carryover policy holders; or
The application date for new insureds.

F. **Beginning of Insurance Period Dates**

June 1 following the SCD for the CY or,

If we receive an application after the SCD, coverage begins 30 days after our receipt of the application, subject to the terms of the policy: or

Upon set out for replacement trees. A revised acreage report is required.

G. **End of Insurance Period**

May 31 of the CY; or

The date that we determine the insured trees on the unit are destroyed totally.

24 Additional Responsibilities

A. AIP Representative Responsibilities

- (1) Besides the responsibilities discussed in the CIH, the AIP representative may help the insured complete the annual acreage report, PAW, and advise insureds that they are responsible for the reporting requirements of the policy.
- (2) The AIP representative may assist the insured in reporting correctly the number of trees by block within the unit. Plat maps, grove identification maps, and past acreage reports are among the sources that may be used.

B. Insured Responsibilities

In addition to the responsibilities presented in the CIH the insured must report accurately the number of trees in the unit, by stage-block, on the PAW and the acreage report and identify these blocks on grove identification maps. If the insured cannot correctly report this information, the insured should ask the AIP representative to help.

25-30 (Reserved)

Part 3 Crop Provisions

31 Insurable Crops

A. Trees identified in the FFT CP and SP including:

- (1) Avocado trees;
- (2) Carambola trees;
- (3) Grapefruit trees;
- (4) Lemon trees;
- (5) Lime trees;
- (6) Mango trees;
- (7) Orange trees (early/mid-season, late, Navel, and Temple oranges);
- (8) Other citrus trees (tangelo, tangerine, and Murcott); and
- (9) Any other trees as grouped and specified in the SP.

B. In accordance with sections 8 and 9 of the CCIP-BP and section 8 of the FFT CP, the trees insured will be those of each crop that the insured elects insurance coverage and a premium rate is quoted in the county ADs:

- (1) That are grown in the county listed on the insured's application;
- (2) In which the insured has a share;
- (3) That are grown to produce a commodity intended to be sold as fruit or juice for human consumption;
- (4) That have the potential to produce a yield typical of a healthy tree of the same age as the subject trees, unless the trees were topworked or buckhorned and qualify as stage I or II.

C. In addition to the exclusions listed in section 8 of the CCIP-BP, the insurance provider will not insure any trees that:

- (1) Have been grafted within a 12-month period before the date insurance attaches, unless the grafting is a result of topworking;
- (2) Are non-grafted seedlings (grown from seed);
- (3) Are unsound, diseased, or unhealthy;
- (3) Are toppled;
- (4) Are grown on acreage that the SP designates as uninsurable for a specific peril.

31 Insured Crops (continued)

D. In addition to the causes of loss excluded in section 12 of the CCIP-BP, insurance will not be provided for:

- (1) Flooding due to high groundwater levels unless the trees meet the requirements given in the SP.
- (2) Any stage-I citrus trees located north of Interstate 4 for freeze that do not meet the requirements, if provided, in the SP.

32 Endorsements and Options

The FFT Program has an endorsement and an option that add supplemental coverage, exclude coverage, or otherwise modify the coverage.

A. Occurrence Loss Option (OLO).

An insured with a FFT policy in effect may elect to obtain additional coverage on the insured trees through the use of an available option (where premium rates for the option are established). The option applies to all insurable trees of the crop within the county. The option is continuous and must be elected on an application. A carryover insured must submit an application on or before the sales closing date preceding the beginning of the crop year that the carryover insured wants the option to be effective. The insured or AIP may cancel the option according to the cancellation provisions of the policy.

- (1) The insured may elect the OLO if he/she has not elected coverage under the Catastrophic Risk Protection Endorsement.
- (2) An indemnity will be due under the OLO only if the amount of insured damage determined as a result of the most recent cause of loss is at least five percent (5%) of the unit value (unless otherwise specified in the SP).
- (3) The amount of the indemnity will be determined by:
 - (a) Multiplying the unit value by 0.05;
 - (b) Calculating the damage value;
 - (c) Calculating the amount of insured damage;
 - (d) If the amount of insured damage is:
 - (1) Equal to or greater than the result of (a), multiply the result of the insured damage by the URF, then multiply this result by your share.
 - (2) Less than the result of (a), no indemnity will be due.
- (4) The total amount of indemnities payable on a unit during the crop year is limited to your share of the lesser of the amount of protection or the unit value.

B. Comprehensive Tree Value Endorsement (CTVE).

The CTVE provides supplemental coverage for Florida fruit trees in addition to the coverage that the FFT CP provides.

- (1) The insured may elect the CTVE if he/she has not elected coverage under the CAT Endorsement. The insured must indicate on an application if the CTVE is elected.
- (2) The CTV Amount of Protection (unit) will be determined by multiplying the number of insurable trees of each type that the insured reports in each stage II and stage III-block times the maximum CTV reference price for the applicable type and stage, adding these values, and then multiplying that result by the coverage level.
- (3) The CTV Unit Value will be the result of multiplying the actual number of insurable trees of each type in each stage II and stage III-block in the unit, as we determine, on the day before the loss (but not reduced for any insured damage that occurred during the crop year) by the applicable maximum CTV reference price for the applicable type and stage, adding these values, and then multiplying that result by the coverage level.
- (4) The reference price offered under this endorsement is in addition to the reference price offered under the FFT Policy.
- (5) Only those trees in stage-blocks designated as stage II or stage III determined fully (100%) damaged or destroyed are eligible for an indemnity under this endorsement.
- (6) The following crops, as defined in section 1 of the FFT CP, are ineligible for coverage by the CTVE: carambola trees, lemon trees, lime trees, and mango trees.
- (7) If the insured elects both the OLO and the CTVE, the OLO will apply to the CTVE.
- (8) The coverage level that the insured elects for the FFT Policy will apply to the CTVE.

C. High-Risk Land Exclusion Option. This option is available in Miami-Dade County for avocado, carambola, and mango trees, and it allows the insured to exclude land identified as high-risk in accordance with section 3(b)2(ii) of the CCIP-BP (17-BR).

A. The FFT CP provide crop insurance coverage only against the following causes of loss that occur within the insurance period:

- (1) Freeze;
- (2) Wind;
- (3) Excess moisture;
- (4) Flooding due to high groundwater levels, if allowed by the SP; and
- (5) Insects, diseases, and other pathogens, as specifically provided by the SP.

B. Underwriting Requirements for Freeze Damage

A statement in the SP for counties with areas north of Interstate 4 requires that adequate freeze-protection equipment (irrigation that can apply at least ten gallons of water per hour directly to the trunks of the trees) be available in order for freeze coverage to attach to stage I citrus trees. Adequate freeze-protection equipment is limited to irrigation systems, which are described as follows:

- (1) A functioning, single-zone irrigation system;
- (2) Micro-sprinkler emitters should be capable of being elevated or angled up in order to apply water to the entire trunk of any young trees;
- (3) The emitters should be capable of being placed within one yard (36 inches) of the trunk and positioned northwest of the tree;
- (4) Micro-Jet ® systems have color-coded emitters: black emitters can deliver from five to eight gallons-per-hour; blue emitters can deliver 10 gallons-per-hour; green emitters can deliver 15 gallons-per-hour; and red emitters can deliver 20 gallons-per-hour. Other brands of irrigation systems may not use the same color-coded emitters.

C. Underwriting Requirements for Flooding Due to High Groundwater

A statement in the SP for Miami-Dade County provides coverage for flooding due to high groundwater, and requires that in order to be insured for this peril, trees planted in high-risk areas after June 1, 2006, must be planted on mounds or in beds at least 18 inches in height, unless the insured can provide evidence that:

- (1) Avocado trees are planted in locations with elevations of at least 6.5 feet above sea level; or
- (2) Carambola and mango trees are planted in locations with elevations of at least 5.5 feet above sea level.

A. Amount of Protection (unit)

Calculate the dollar amount of protection for the unit by multiplying the number of insurable trees that the insured reports in each stage block on the acreage report times the reference price for the stage, totaling these values, and multiplying this result times the insured's selected coverage level.

- (1) Under the base policy, the reference price is the Tree Reference Price listed in the actuarial documents
- (2) Under the CTVE, the applicable reference price is the Maximum CTV Reference Price for the crop and/or citrus tree type shown on the actuarial documents.

B. Certification

Applicants for insurance certify the numbers and ages of trees to be insured by completing a Florida Tree Grove Producer PAW (shown in Exhibit 3 with instructions for completion).

- (1) The applicant identifies the blocks of trees in each unit and gives information about the numbers of trees and planting dates used to designate the stage-blocks in each unit.
- (2) The applicant also provides a Grove Identification Map (shown in Exhibit 4 with instructions for completion) that shows locations of the stage-blocks identified in the worksheet.
- (3) Insureds are not required to submit new worksheets or maps in subsequent years of coverage unless changes occur which alter the numbers of trees and/or stage-block designation. (The insured may use the original worksheet to certify that no changes have occurred.)

C. 75/25 Rule for Determining Tree Stages

- (1) Insureds must report trees by block on the Florida Tree Grove Producer PAW (shown in Exhibit 3).
 - (a) For blocks in which 75% or more of the trees are the same stage, the insured may report the block as one stage-block.

Example 1: An insured has one unit of early oranges with 400 stage III trees, 50 stage II trees, and 50 stage I trees.

The block may be reported as follows:

Block No.	Stage-Block	Stage	No. of Trees
1	1-III	III	500

The insured elects a 75% coverage level. The stage III tree reference price is \$50 and the maximum CTV reference price is \$65.

$$\begin{aligned} \text{Amount of protection}_{\text{Base}} &= (500 \times \$50) \times 75\% = \$18,750 \\ \text{Amount of protection}_{\text{CTVE}} &= (500 \times \$65) \times 75\% = \$24,375 \end{aligned}$$

Example 2: The 50 stage I trees in the preceding example could be reported as a separate block if there were a distinct change in planting pattern in one area of the grove (e.g. end rows at the edge of a grove).

The insured may report the blocks as follows:

Block No.	Stage-Block	Stage	No. of Trees
1	1-III	III	450
2	2-I	I	50

The stage I tree reference price is \$25.

$$\text{Amount of protection}_{\text{Base}} = ((450 \times \$50) + (50 \times \$25)) \times 75\% = \$17,813$$

$$\text{Amount of protection}_{\text{CTVE}} = (450 \times \$65) \times 75\% = \$21,938$$

The CTVE Amount of Protection includes only the stage-III block. Stage-I blocks are not eligible for the CTVE.

- (b) For blocks in which less than 75% of the trees are the same stage, the insured must separate the blocks into stage-blocks and report the number of trees in each stage-block.

Example: A insured has one unit of early oranges with 300 stage III trees, 100 stage II trees, and 100 stage I trees.

The block must be reported as follows:

Block No.	Stage-Block	Stage	No. of Trees
1	1-III	III	300
1	1-II	II	100
1	1-I	I	100

The instructions contained in the previous subsection could also be applied to this example for reporting purposes.

34 Establishing the Amount of Protection for the Unit (Continued)

The insured elects a 75% coverage level. The tree reference prices are \$50 for stage III, \$40 for stage II, and \$25 for stage I; The maximum CTV reference prices are \$65 for stage III and \$34 for stage II.

Amount of protection_{Base} = (100 x \$25) + (100 x \$40) + (300 x \$50) × 75% = \$16,125

Amount of protection_{CTVE} = (100 x \$34) + (300 x \$65) × 75% = \$17,175

- (c) If the trees described were inter-planted, show the three stage-blocks in the same location on the Grove Location Plat Map.

D. Tree Stages

Tree stages will be based on the number of crop years since the trees were set out, buckhorned, or topworked and assigned as follows:

Tree Stages and Dates of Planting, Buckhorning, or Topworking for 2020 Crop Year

Stage	Date of Planting	Date of Buckhorning or Topworking
Citrus, Avocado, Mango		
Stage I	June 1, 2016 - May 31, 2019	June 1, 2017 - May 31, 2019
Stage II	June 1, 2013 -, May 31 2016	June 1, 2015 - May 31, 2017
Stage III	May 31, 2013 and earlier	May 31, 2015 and earlier
Carambola		
Stage I	June 1, 2018 - May 31, 2019	June 1, 2018 - May 31, 2019
Stage II	June 1, 2017 - May 31, 2018	June 1, 2017 - May 31, 2018
Stage III	May 31, 2017 and earlier	May 31, 2017 and earlier

35 Unit Division and Coverage Levels

- A. **Units:** BUs may be established in accordance with the CCIP-BP for each crop insured under the FFT CP. OUs may be established in accordance with the CCIP-BP, except that OUs by irrigated and non-irrigated practices are not applicable. In addition to or instead of establishing OU by section, section equivalent, or FSA FN or by organic and conventional practices in accordance with the CCIP-BP, OUs may be established either by one of the following, but not both:

- non-contiguous land; or
- the contiguous land method, which requires each OU to be a separate identifiable block of trees identified by a discernible boundary and each OU must be located on contiguous land that contains the minimum number of acres of trees specified in the Special Provisions.

Discernible boundaries are identifiable physical land features such as a windbreak; public, private, or field road; drainage ditch; stream; ravine; vegetative area (e.g., woods, wetland, grassland, etc.); or other similar physical feature.

1. All OUs must be identified on the forms used to report tree numbers.
2. When adjusting a loss, units may be adjusted or combined to reflect the actual unit structure.

35 Unit Division and Coverage Levels (continued)

B. Coverage Levels

1. The insured may select only one coverage level for each crop insured, as defined in Section 1 of the CP.
2. Changes to the coverage amount that would be effective for the current crop year are limited as follows:
 - (a) For new policies, changes may not be made after the date of application.
 - (b) In subsequent years, for carryover insureds, changes may not be made after April 15, the acreage reporting and sales closing dates.

36 Acceptable Records

- A. Acceptable records may be requested at the time of loss to substantiate the tree counts and stages reported by applicants/insureds. Producers are not required to submit copies of their records to the AIP representative unless the loss adjuster requires them at the time of claim settlement due to discovery of a discrepancy between the stage blocks established for the unit and the actual numbers and stages of trees in the unit.
- B. The following types of records are acceptable, if the records indicate the location, crop, number of trees, planting dates, and, for the CTV Endorsement, the citrus tree type as designated on the actuarial documents:
 - (1) Planting records (grove management records);
 - (2) Insurance provider recorded evidence, which includes pre-acceptance inspection reports, acreage reports, and any other documentation of tree ages that was used to establish insurance coverage for the trees or the crops produced by the trees; and
 - (3) NASS-FFO tree survey records (Exhibit 5).
- C. Producers should be encouraged to obtain and use acceptable records to prepare a PAW and Grove Location Plat Map. If the insured does not have acceptable records, they can be obtained from NASS-FFO using the following protocol:
 - (1) The grove owner can obtain a “Request for Property Information” form from the FFO via e-mail or by telephone. A copy of the form is provided in Exhibit 5.
 - (2) Complete the form, which includes the owner’s name, address, and telephone number, as well as the grove name and location (section, township, range), and an authorization to release the information to another party, such as a grove manager or an AIP representative.
 - (3) After receiving the completed form, the FFO will send a copy of the map (aerial photograph) of the designated section, township, and range to the owner or an authorized party. The respondent must circle the property on the map to identify the

property (or properties) that they are requesting the survey information for and return it to the FFO.

- (4) The FFO will deliver the tree information for each property circled to the owner or authorized party. This information includes the following:

36 Acceptable Records (continued)

CO = County

FLDT = Flyover Date (date the property was last inspected aerially)

PHDT = Field Date (date the property was last inspected on foot)

SEC/TWP/RNG = Section, Township and Range

BLK = Block Number (a separate block for each variety and/or planting date)

VAR = Variety

PLDT = Planting Date (year)

ACRES = Acres (to one-tenth of an acre)

TREES = Number of Trees

VAC = Number of Vacancies (number of “holes” in the block).

D. Tree Numbers and Stage Determinations.

- (1) A loss adjuster or a company employee trained in loss adjustment procedures must complete a visual inspection of the grove to determine the actual (existing) tree numbers and stages to establish the unit value for claim settlement.
 - (a) If an inspection reveals no discrepancy between the reported and actual numbers and stages of trees, the loss adjuster should sign and date the PAW that the policyholder submitted to verify that the information was accurate.
 - (b) If an inspection reveals a discrepancy between the reported and actual numbers and stages of trees, the loss adjuster can:
 - (i) Request to examine the records the insured used to complete the PAW and Grove Location Plat Map;
 - (ii) Establish the numbers of trees in each stage-block using the setting distances shown in Exhibit 6; or
 - (iii) Conduct a tree count.
- (2) AIPs may use a PAW and the instructions provided in Exhibit 3 to establish the stage-blocks of trees in each unit at the time of loss, if the policyholder provided inaccurate information. Both the policyholder and the insurance provider representative should sign and date the revised PAW.

37 Service Forms

The following application forms are required for the FFT Program:

- A. Application;
- B. Policy Change;
- C. Florida Citrus Grove Producer PAW;
- D. Grove Location Plat Map; and
- E. Acreage Report.

38-40 (Reserved)

Part 4 Applicability of Handbooks

41 General Overview

This Part identifies information specific to the applicability of the CIH, GSH, and LAM, and any other procedural issuance that may require supplemental information with regards to the FFT. Unless specifically amended, supplemented or deleted by information in this handbook, all policy and procedure issuances apply to the TDO FFT.

42 Specific Information Regarding the Crop Insurance and General Standards Handbooks

The general rules of crop insurance, as provided in the GSH, apply to the TDO FFT program.

The following table provides general information, changes, additions, deletions and/or modifications, and termed supplemental instructions regarding the applicability of the CIH and GSH to the TDO FFT program.

CIH and GSH References	Supplemental Instructions
Part 8, Section 2, Paragraph 831, GSH	An acreage report, an orchard plot map and a PAW must accompany an application
Part 8, Section 2, Paragraph 832, GSH	If the AIP receives an insured's application after April 15, coverage begins, subject to meeting policy requirements, 30 days after we receive the completed application.
Part 9, Para.905-918. CIH	Does not apply.
Part 10, Section1, Para 1004-1006, CIH	Does not apply.
Part 10, Section 2, Para 1022-1027, CIH.	Does not apply.
Part 10, Section 5, Para 1066, CIH	Does not apply.
Part 10, Section 6, Para 1074, CIH	Does not apply.
Part 10, Section 7, CIH	Does not apply.
Part 11, Sections 1-3, CIH	Does not apply.
Part 12, Section 2, Paragraph 1211, CIH	In addition, for each crop unit, the insured must report by stage block. the number of insurable and uninsurable trees and the stage of the trees.

42 Specific Information Regarding the Crop Insurance and General Standards Handbooks (continued)

CIH and GSH References	Supplemental Instructions
Part 12, Section 2, Para 1212, 1214, 1215 and 1220-1223, CIH	Does not apply.
Part 12, Section 3, Para 1233-1235, CIH	Does not apply.
Parts 13-19 and 21, CIH	Does not apply.

43 Prevented Planting Standards Handbook

The Prevented Planting Standards Handbook is not applicable to the TDO FFT Program.

44 Loss Adjustment Manual

The procedures identified in the LAM are adopted for the TDO FFT Program.

45 Florida Fruit Tree Loss Adjustment Standards Handbook

The Florida Fruit Tree Loss Adjustment Standards Handbook applies.

46 Document and Supplemental Standards Handbook

The Document and Supplemental Standards Handbook applies.

47-50 Reserved

Exhibits Other Information

Exhibit 1

Acronyms and Abbreviations

The following table provides the acronyms and abbreviations used in this handbook.

Approved Acronym/Abbreviation	Term
AD	Actuarial Document
AIP	Approved Insurance Provider
BU	Basic Unit
CAT	Catastrophic Risk Protection
CCIP-BP	Common Crop Insurance Provisions- Basic Provisions
CIH	Crop Insurance Handbook, FCIC-18010
CP	Crop Provisions
CTV	Comprehensive Tree Value
CTVE	Comprehensive Tree Value Endorsement
CY	Crop Year
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
EU	Enterprise Units
FCIC	Federal Crop Insurance Corporation
FFO	Florida Field Office
FFT	Florida Fruit Trees
GSH	General Standards Handbook, FCIC-18190
LAM	Loss Adjustment Manual, FCIC-25010
NASS	National Agricultural Statistics Service
OLO	Occurrence Loss Option
OU	Optional Units
PAW	Pre-Acceptance Worksheet
RMA	Risk Management Agency
SCD	Sales Closing Date
SP	Special Provisions
TDO	Tree Dollar Amount of Insurance
WFU	Whole Farm Unit

Definitions

Refer to the CCIP-BP, the FFT CP and the FFT CTV Endorsement.

FFT PAW

Instructions for completion:

<u>Item</u> <u>No.</u>	<u>Information Required</u>
---------------------------	-----------------------------

PART I: GENERAL INFORMATION

1. **Name of Insured/Applicant:** Name of the insured that identifies EXACTLY the person (Legal entity) to whom the policy is issued.
2. **Address of Insured/Applicant:** Enter the street mailing address, the city, state and zipcode.
3. **Insured/Applicant's Telephone Number**
4. **Crop Year**
5. **County:** Name of county where the trees are physically located.
6. **Agent:** Enter the Agent's Name:
Agent's Street Mailing Address:
Agent's City and State:
Agent's Zip Code:
7. **Policy Number:** Insured/Applicant's policy number.

PART II: INDIVIDUAL GROVE DATA

8. **Unit No.:** The eight digit number (e.g., 0001-0001) and alpha designation of the unit type (e.g OU).
9. **Block Number:** By line, enter the block number as identified on the grove identification map. Separate block numbers are required for each insured crop, and for the types presented in the SP to obtain CTVE coverage.
10. **Section:** Enter the legal description (section number for the grove). Complete a separate worksheet for each section. List all section numbers in the Remarks Section of the PAW.
11. **Township:** Enter the legal description (township number) for the grove location.
12. **Range:** Enter the legal description (range number) for the grove location.
13. **Crop and Type:** Enter the insured crop name and enter the name of type as specified on the ADs.
14. **Acres in Block:** Enter the number of acres in the block, rounded to the nearest tenth.

FFT PAW (continued)

15. **Tree Spacing:** Enter the average tree spacing, in whole feet, for the block. Enter “varying” if wide variation exists.
16. **Tree Count:** Enter the total number of trees in the block. If it impractical to accurately determine the number of trees enter and estimate and identify it as “est.”
17. **Tree Stage:** The stages (I, II, III) are shown on separate lines of the worksheet.
18. **Month and Year of Setout:** Enter the month and year of setout for the trees in each of the tree stages shown on separate line. If the trees of a stage were set out in different years, enter the date when most of the trees were set out.
19. **Tree Age:** Enter the tree age in years (that corresponds to the date in item 18) for the trees in each of the tree stages shown on separate lines.
20. **Number of Trees:** Enter the number of trees in each stage on separate lines.
21. **Percent of Trees:** In each line, enter the result of dividing the number of trees by the tree count for the block (item 16.) and multiply by 100. Round the result to the nearest whole number.
22. **Stage Block Number:** Determine if the block should be reported as one or more stage blocks. If the percentage of trees reported in item 21 is at least 75 percent, report the block as one stage block. If none of the percentages reported in item 21 is at least 75 percent report the block as two or three stage blocks. Denote the stage-block on each line there are entries in item 21, by the block number and tree stage. For example, if the block is No.1 and 80 percent of the trees in the block are stage III, record the stage block number as 1-III on each line there are entries in item 21; if the block is No. 2 and 50 percent of the trees in the block are stage III and 50 percent are stage I, record the stage-block numbers as 2-III and 2-I, respectively.
23. **Remarks:** Note any of the following that may apply:
 - a. Enter notes pertinent to the grove certification, such as the source of information used to complete the worksheet, method of determining tree numbers, and description of the grove.
 - b. Once the initial certification (worksheet and grove location plat map) has been provided, carryover insureds should self-certify in the remarks section of the original PAW that no change has occurred. The insured should write, “No change for XXXX CY,” initial and date.
 - c. If changes occur in any CY that alter the stage-block designations or the number of trees in each stage block, the insured should complete a revised worksheet and grove location plat map for any blocks of trees that the change affects. The insured should note the revisions and their date in the remarks section.

If more space is needed, enter additional information on a separate sheet of paper and attach it to the PAW.

FFT PAW (continued)

PART IV: REQUIRED SIGNATURES

The following are not shown on the PAW:

- 24. Signature of the Insured/Applicant:** The insured/applicant signs and dates the PAW.
- 25. Signature of AIP Representative:** The AIP Representative signs and dates the PAW after conducting an inspection to verify the information that the insured/applicant provided on the worksheet.
- 26. Date of Inspection:** Enter the date of inspection.
- 27. Page Number:** Page numbers (Example: Page 1 of 2, Page 2 of 2, etc.)

FFT PAW (continued)

FLORIDA FRUIT TREE GROVE PRODUCER PRE-ACCEPTANCE WORKSHEET FOR ILLUSTRATION ONLY														
1. NAME OF INSURED/APPLICANT <p style="text-align: center;">I.M. Insured</p>					4. CROP YEAR <p style="text-align: center;">2020</p>		5. COUNTY <p style="text-align: center;">Polk</p>			6. AGENT <p style="text-align: center;">AIP Representative</p>			7. POLICY NUMBER <p style="text-align: center;">XX-XXX</p>	
2. ADDRESS OF INSURED/APPLICANT <p style="text-align: center;">XXX Any Street Any Town, FL XXXXX</p>					3. PHONE NUMBER OF INSURED/APPLICANT <p style="text-align: center;">XXX-XXX-XXXX</p>					5678 Palm Drive Bartow, FL 33880 XXX-XXX-XXXX				

INDIVIDUAL GROVE DATA:

UNIT NO. (8)	BLOCK NO. (9)	SECTION (10)	TWP (11)	RANGE (12)	CROP & TYPE (13)	ACRES IN BLOCK (14)	TREE SPACING (15)	TREE COUNT (16)	TREE STAGE (17)	MONTH & YEAR SET (18)	TREE AGE (19)	NUMBER OF TREES (20)	PERCENT OF TREES (21)	STAGE-BLOCK NUMBER (22)
0001-0001BU	1	E6	45N	22E	Orange, early	4.5	19x23	450	I					
									II	April 2014	4	50	11%	1-II
									III	March 2000	8	400	89%	1-III
0001-0001BU	2	E6	45N	22E	Orange, early	0.5	15x29	50	I	Feb 2016	2	50	100%	2-I
									II					
									III					
									I					
									II					
									III					
									I					
									II					
									III					
									I					
									II					
									III					

Grove Location Plat Map

Instructions for completion:

Item:

- (1) Enter the name of the insured or applicant.
- (2) Enter the county in which the insured trees are located.
- (3) Enter the policy number.
- (4) Enter the crop and type as specified on the actuarial documents.
- (5) Enter the unit number.
- (6) Enter the insured's or applicant's address.
- (7) Maps: Cross through "Section" and identify the acreage to be mapped using a grove designation.
 - (a) Groves should be separated into sub-groves (or blocks as defined in the CIH) according to tree age and type.
 - (b) Outline grove location or sub-grove location and identify each sub-grove by grove number and letter (e.g., 1A). Draw grove or sub-groves in actual shapes and as close to scale as possible. Indicate which acreage has been excluded from coverage by outlining it and labeling it as "excluded" (uninsurable).
 - (c) Outline land ownership boundaries in red for each grove involved. Indicate land ownership across grove boundaries with tie bars.
- (8) Use continuation plat maps to identify additional grove locations, as required.
- (9) Page numbers (Example: Page 1 of 1, Page 1 of 2, etc.)

Grove Location Plat Map (continued)

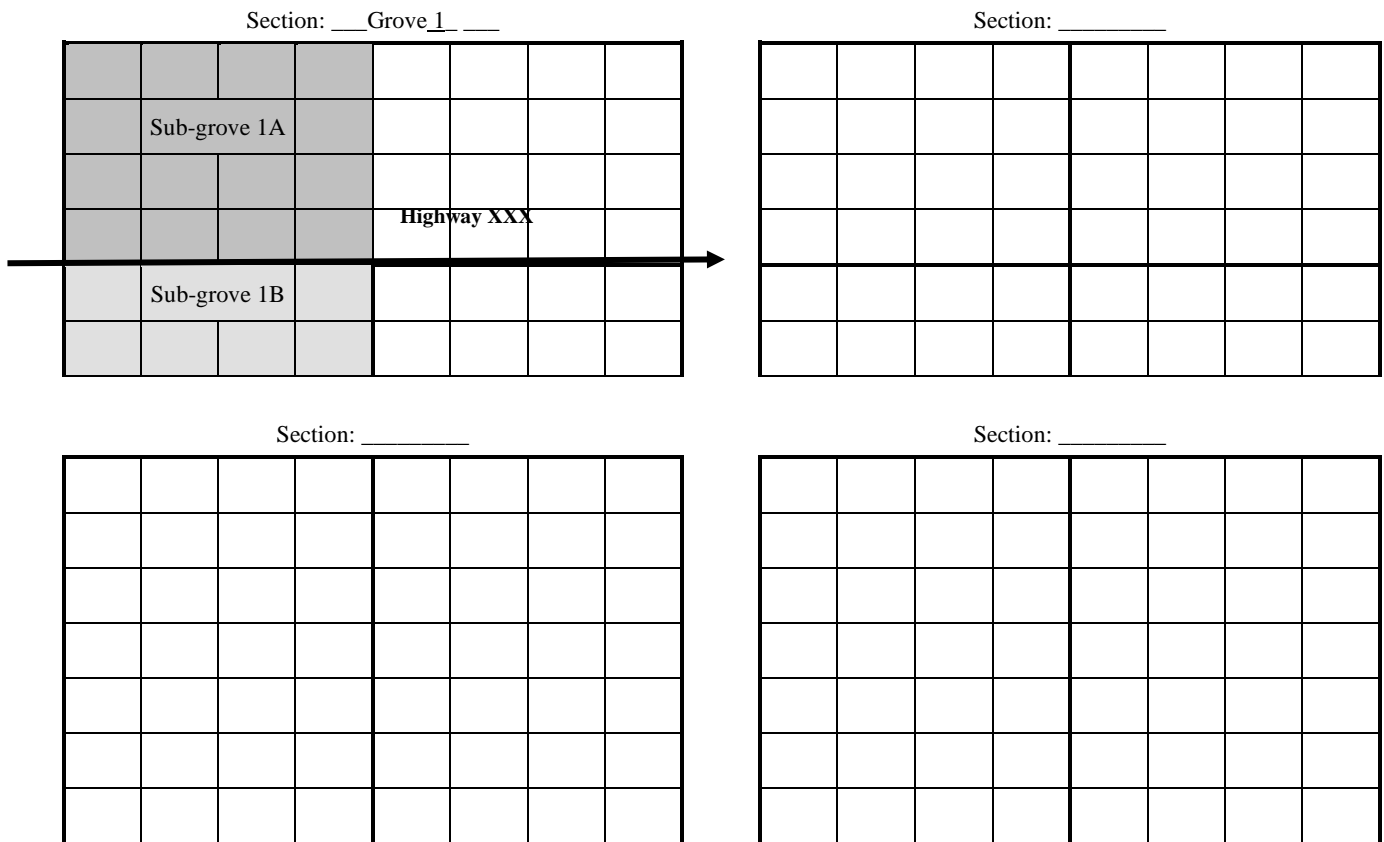
GROVE LOCATION PLAT MAP

Page 1 of 1

Insured A	Polk	XXXXXXXX
(Name of Insured or Applicant)	(County)	(Policy Number)

Crop: <u> Orange Trees </u>	Type: _____	Unit No.: <u> 0001-0001 OU </u>
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Address / Legal Description: 100 Any Street, Anytown, Florida XXXXX,



Comments:

NASS - FFO Request for Property Information



NASS FLORIDA FIELD OFFICE
 2290 Lucien Way, Suite 300, Maitland, FL 32751
<http://www.nass.usda.gov/fl>
 407 / 648-6013



U.S. Department of Agriculture Florida Department of Agriculture and Consumer Services University of Florida
 National Agricultural Statistics Service Division of Marketing and Development Institute of Food and Agricultural Sciences

REQUEST FOR PROPERTY INFORMATION

Dear Grower:

Name: _____

Date:

Address: _____

Telephone: _____

In order to obtain grove property citrus tree counts, list in the table below the information requested. Use one line for each different property that you own.

Information can only be released to property owners or their authorized agents with signed permission from the owner. You will receive a picture of the section or sections listed. Circle your property and return the picture to the aerial photography section to the FFO by mail or fax. Tree counts will be returned to you as soon as possible given time and resource availability of FFO employees.

If you have any questions, call: Tel: (407) 648-6013 Fax: (855) 271-9801.

County	Grove Name	Section	Township	Range

I, _____, certify that I am the owner or authorized agent of the owner of the above listed properties and request citrus tree counts for these properties.

 Signature

Setting Distances and Approximate Number of Trees per Acre

TREES PER ACRE							
Trees Per Acre	Square Feet Per Tree	Setting Distances in Feet	Trees Per Acre	Setting Distances in Feet	Trees Per Acre	Setting Distances in Feet	Trees Per Acre
Under 50	881 & Over	40 X 40	27	35 X 35	36	30 X 33	44
		36 X 42	29	33 X 34	39	25 X 40	44
		35 X 40	31	30 X 36	40	30 X 32	45
		34 X 38	34	30 X 35	41	30 X 31	47
		30 X 34	36	32 X 32	43	30 X 30	48
50 to 59	880 to 773	25 X 35	50	20 X 40	54	28 X 28	56
		27 X 32	50	27 X 30	54	23 X 33	57
		28 X 30	52	25 X 32	54	25 X 30	58
		29 X 29	52	23 X 35	54	26 X 29	58
		22 X 37	54	26 X 30	56	24 X 31	59
60 to 69	732 to 627	27 X 27	60	23 X 30	63	22 X 30	66
		25 X 29	60	20 X 34	64	25 X 26	67
		26 X 28	60	26 X 26	64	18 X 36	67
		20 X 35	62	24 X 28	65	23 X 28	68
		26 X 27	62	25 X 27	65	21 X 30	69
70 to 79	626 to 548	25 X 25	70	22 X 27	73	23 X 25	76
		24 X 26	70	23 X 26	73	24 X 24	76
		22 X 28	71	17 X 34	75	20 X 28	78
		21 X 29	72	19 X 30	76	22 X 25	79
		20 X 30	73	22 X 26	76	23 X 24	79
80 to 89	547 to 487	21 X 26	80	22 X 24	83	18 X 28	86
		18 X 30	81	20 X 26	84	21 X 24	86
		20 X 27	81	15 X 34	85	22 X 23	86
		23 X 23	82	16 X 32	85	20 X 25	87
		19 X 28	82	17 X 30	85	19 X 26	88
90 to 99	486 to 438	18 X 27	90	16 X 30	91	19 X 24	96
		21 X 23	90	17 X 28	92	15 X 30	97
		22 X 22	90	21 X 22	94	18 X 25	97
		15 X 32	91	17 X 27	95	20 X 22	99
		20 X 24	91	20 X 23	95	21 X 21	99
100 & OVER	437 & LESS	19 X 23	100	16 X 26	105	18 X 20	121
		15 X 29	100	15 X 27	108	19 X 19	121
		18 X 24	101	20 X 20	109	16 X 22	124
		16 X 27	101	18 X 22	110	18 X 19	127
		17 X 25	102	14 X 28	111	17 X 20	128
		14 X 30	104	15 X 25	116	13 X 26	129

Setting Distances and Approximate Number of Trees per Acre (continued)

TREES PER ACRE							
Setting Distances in Feet	Trees Per Acre	Setting Distances in Feet	Trees Per Acre	Setting Distances in Feet	Trees Per Acre	Setting Distances in Feet	Trees Per Acre
7.5 X 20	290	12.5 X 20	174	16 X 20	136	22 X 22	90
7.5 X 22	264	12.5 X 22	158	16 X 22	124	22 X 23	86
7.5 X 23	253	12.5 X 23	152	16 X 23	118	22 X 24	83
7.5 X 24	242	12.5 X 24	145	16 X 24	113	22 X 25	79
7.5 X 25	232	12.5 X 25	139	16 X 25	109	22 X 27	73
7.5 X 27	215	12.5 X 27	129	16 X 27	101	22 X 28	71
7.5 X 28	207	12.5 X 28	124	16 X 28	97	22 X 30	66
7.5 X 30	194	12.5 X 30	116	16 X 30	91	--	--
						23 X 23	82
10 X 20	218	13 X 20	168	17 X 20	128	23 X 24	79
10 X 22	198	13 X 22	152	17 X 22	116	23 X 25	76
10 X 23	189	13 X 23	146	17 X 23	111	23 X 27	70
10 X 24	182	13 X 24	140	17 X 24	107	23 X 28	68
10 X 25	174	13 X 25	134	17 X 25	102	23 X 30	63
10 X 27	161	13 X 27	124	17 X 27	95	--	--
10 X 28	156	13 X 28	120	17 X 28	92	24 X 24	76
10 X 30	145	13 X 30	112	17 X 30	85	24 X 25	73
						24 X 27	67
11 X 20	198	14 X 20	156	18 X 20	121	24 X 28	65
11 X 22	180	14 X 22	141	18 X 22	110	24 X 30	61
11 X 23	172	14 X 23	135	18 X 23	105	--	--
11 X 24	165	14 X 24	130	18 X 24	101	25 X 25	70
11 X 25	158	14 X 25	124	18 X 25	97	25 X 27	65
11 X 27	145	14 X 27	115	18 X 27	90	25 X 28	62
11 X 28	141	14 X 28	111	18 X 28	86	25 X 30	58
11 X 30	132	14 X 30	104	18 X 30	81	--	--
						27 X 27	60
12 X 20	182	15 X 20	145	20 X 20	109	27 X 28	58
12 X 22	165	15 X 22	132	20 X 22	99	27 X 30	54
12 X 23	158	15 X 23	126	20 X 23	95	--	--
12 X 24	151	15 X 24	121	20 X 24	91	28 X 28	56
12 X 25	145	15 X 25	116	20 X 25	87	28 X 30	52
12 X 27	134	15 X 27	108	20 X 27	81	--	--
12 X 28	130	15 X 28	104	20 X 28	78	30 X 30	48
12 X 30	121	15 X 30	97	20 X 30	73	--	--