



FLORIDA CITRUS APH

OVERVIEW

Florida Citrus Actual Production History (APH) coverage is based upon the individualized historic yields, rather than the state’s average dollars per acre. During a hurricane, citrus fruit can fall off the tree, float away and disappear, making it extremely difficult to determine the percentage of the total crop that was damaged. Since coverage is based on historic average yield, damage is instead determined by calculating the difference between historic average yield and the amount of citrus remaining on the trees.

Minimum Insurability

- Minimum Insurability is the 3rd leaf year for APH vs. Dollar Plan (5th leaf year)
- Standard Density for APH is 175 trees or less per acre (vs. < 215 trees for Dollar Plan). High Density for APH is greater than 175 trees (vs. 215 trees or greater for Dollar Plan).

Why Florida Citrus APH?

- Coverage is based upon the individualized historic yields rather than the state’s average dollars per acre.
- Growers may customize coverage to their needs.
- Citrus APH offers more comprehensive coverage, such as citrus fruit during the bloom phase until fruit forms on the tree.
- Growers can benefit from the bloom drop peril at the time of a possible freeze event.
- A choice of enterprise units is available to spread the risk over an entire operation. This allows producers to lower their premium rate and as a result to also buy a higher percentage of coverage for their entire operation.
- Simpler loss adjustment process, resulting in faster settlement of claims.
- Coverage matches the footprint of the counties currently insured under the Dollar Plan crops.

AVAILABILITY

Grapefruit, Lemons, Mandarins/Tangerines, Oranges, Tangelos, Tangors

For area availability and detailed plan information, view the applicable crop provisions.

COVERAGE LEVELS

50% - 85% (in 5% increments)

Separate coverage levels are available by type within each citrus fruit group.

SALES CLOSING

November 1, 2020 for the 2022 harvested crop.

Premium Subsidies

Basic (BU) & Optional Units (OU)	67%	64%	59%	55%	48%	38%
Enterprise Units (EU)	80%	80%	80%	77%	68%	53%
Coverage Level	50%	55-60%	65-70%	75%	80%	85%

Subsidy rates vary by plan, crop and area. Check the Actuarials for specific subsidy information. CAT coverage is available for APH for BU only.

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Hudson Crop

7300 West 110th Street, Suite 400 | Overland Park, KS 66210
T 866 450-1445 | F 913 345-1671 | HudsonCrop.com

