



# NURSERY INSURANCE

## OVERVIEW

Nursery insurance is available in all counties for which a premium rate is provided in the actuarial documents. All persons operating nurseries desiring nursery coverage must meet certain criteria.

### Eligibility

Insurance coverage applies, by practice (field-grown or container), to all of your nursery plants in a county and that:

- You have a share;
- Are on the Eligible Plant List and Plant Price Schedule (EPLPPS);
- Are grown in a nursery that receives at least 40 percent of its gross income from the wholesale marketing of nursery plants;
- Meet all the requirements for insurability;
- Are grown in an appropriate medium; and
- Are grown and sold with the root system attached.

Nursery plants may not be insurable if they:

- Are grown in containers containing two or more different genera, species, subspecies, varieties, or cultivars;
- Are any plant classified by a state or county as illegal to grow or sell in the county in which the nursery is located;
- Are grown as stock plants; or
- Are grown solely for harvest of buds, flowers, or greenery.

Nursery must be inspected and approved as acceptable before coverage can begin.

### Premium Subsidy

Coverage	50%	55%	60%	65%	70%	75%
Subsidy	67%	64%	64%	59%	59%	55%

For example, if you selected the 75-percent coverage level, your premium share would be 45 percent of the base premium (100% - 55%). The catastrophic coverage level is fixed at 27.5 percent of your plant inventory value. The only cost for the catastrophic coverage level is an administrative fee of \$655 for each practice (container vs. field-grown).

### Definitions & Documentation

- **Container-Grown:** A nursery production practice in which plants are grown in standard nursery containers: above the ground; placed in the ground; or when placed in another standard nursery container in the ground (pot-in-pot).
- **Field-Grown:** A nursery production practice in which plants are grown in the ground

### KEY DATES:

Sales Closing/Cancellation: May 1  
 Contract Change Date: January 31  
 Insurance Period Begins: June 1

### COVERED PERILS:

- Adverse weather conditions, including wind, hurricane and freeze. If cold protection is required by the EPLPPS, adequate and operational cold protection measures must be in place;
- Failure of irrigation water supply, if due to an insurable cause of loss, such as drought;
- Fire, provided weeds and undergrowth are controlled; and
- Wildlife.

### NOT COVERED:

- Collapse or failure of buildings/structures, unless caused by an insurable cause of loss;
- Disease or insect infestation, unless effective control measures for the infestation do not exist;
- Failure of plants to grow to an expected size;
- Inadequate power supply, unless such inadequacy is a result of an insurable cause of loss; and
- Inability to market nursery products due to a stop sales order, quarantine, boycott, phytosanitary restriction on sales, or buyer refusal.

- **Crop Inventory Valuation Report (CIVR):** A plant inventory list created in the Nursery Inventory Software for assisting in establishing the insurable nursery plant inventory value.
- **Plant Inventory Value Report (PIVR):** The PIVR is used to declare the value of your insurable plants. A PIVR for each insured practice is required. Two copies of your most recent wholesale catalog or price list must accompany your PIVR unless the catalogs or price lists are submitted electronically. If catalogs are submitted electronically they must be in PDF format and suitable for printing. The PIVR must also be accompanied by a crop inventory valuation report or physical plant inventory and price documentation.

## Endorsements

- **Peak Inventory Endorsement:** For increased coverage during certain peak periods when your inventory value may be significantly higher than your annual plant inventory value, you may consider the additional insurance coverage provided by a Peak Inventory Endorsement (not available with the catastrophic coverage level).
- **Rehabilitation Endorsement:** This endorsement is an addition to the basic policy and provides reimbursement for your expenditures on labor and material for pruning and setup (righting, propping, and staking) of **field-grown** plants that are damaged by an insured cause of loss and have a reasonable expectation of recovery. The Rehabilitation Endorsement is not available with the catastrophic coverage level.
- **Pilot Nursery Growers Price Endorsement:** The Pilot Nursery Grower’s Price Endorsement, available in 19 states, is an addition to the basic policy that insures specific plants at prices higher than those shown on the EPLPPS. You must buy this at the time you apply for coverage or, on or before the sales closing date.
- **Hurricane Insurance Protection – Wind Index (HIP-WI) Endorsement:** Covers a portion of the deductible of the underlying crop policy when the county, or a county adjacent to it, is within the area of sustained hurricane-force winds from a named hurricane that is published by the NOAA. HIP-WI coverage is elected by practice.

Nursery vs. NVS	Regular Nursery Policy	Nursery Value Select
<b>Sales Closing Date</b>	05/01	05/01
<b>Insurance Attachment Wait Time</b>	On the 31st day after the Signature Date (with all documents received).	On the 31st day after the Signature Date (with all documents received).
<b>Hudson Nursery Inspection</b>	Inspection with new app. and no later than every 4 years.	Inspection with new app. & no later than every 3 years.
<b>DataScope® Inventory List</b>	Must be completed each year.	No inventory list is due at time of application.
<b>Insurance by Practice</b>	Grower may select either Field Grown or Container Grown or both.	Grower may select either Field Grown or Container Grown or both.
<b>Wholesale Eligibility</b>	40% of sales must be Wholesale	40% of sales must be Wholesale
<b>Covered Perils</b>	Adverse Weather Conditions, fire, wildlife, earthquake, and volcanic eruption	Adverse Weather Conditions, fire, wildlife, earthquake, and volcanic eruption
<b>CAT Coverage Offered</b>	Yes - \$655 Administrative Fee per Practice	Yes - \$655 Administrative Fee per Practice
<b>Additional Coverage Options</b>	Peak Inventory Endorsement Rehabilitation Endorsement (Field Grown ONLY) Nursery Growers Price Election	Occurrence Loss Option
<b>Perils NOT Covered</b>	Quarantine, equipment breakdown, boycott, inability to market plants	Quarantine, equipment breakdown, boycott, inability to market plants

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