



# NURSERY CROP INSURANCE

## Nursery Crop Insurance

Nursery crop insurance is available in all states to all persons operating nurseries that meet specific criteria. Insurance coverage applies, by practice (field-grown or container), to all of your nursery plants in a county that:

- › Are on the Eligible Plant List
- › 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, and
- › Are grown in an appropriate medium

Nursery plants may not be insured if they are:

- › Grown in containers containing two or more different genera, species, subspecies, varieties, or cultivars;
- › Grown as stock plants; or
- › Grown solely for harvest of buds, flowers, or greenery.

Plants producing edible fruits and nuts can be insured if the plants are available for sale. Harvesting the edible fruit or nuts does not affect insurability. Your nursery must be inspected and approved as acceptable before insurance coverage can begin.

## Insurable Causes of Loss

You are protected against the following:

- › Adverse weather conditions, including wind, hurricane and freeze. If cold protection is required by the Eligible Plant List, 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 all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for informational purposes only. Actual coverages will vary based on the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by ProAg or any of its subsidiaries.

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## Causes of Loss » Not Covered

Plant damage or losses in value as a result of the following situations are 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



## Important Dates

**Sales Closing/Cancellation** \_\_\_\_\_ **May 1/May 31**  
**Billing Date** \_\_\_\_\_ **March 1**  
**Contract Change Date** \_\_\_\_\_ **January 31**  
**Insurance Period Begins** \_\_\_\_\_ **June 1**

## Plant Inventory Value Report (PIVR)

The PIVR is used to declare the value of your insurable plants. An AVR for each insured practice is required. Two copies of your most recent wholesale catalog or price list must accompany your AVR unless the catalogs or price lists are submitted electronically. If catalogs are submitted electronically they must be in PDF format and suitable for printing.

Wholesale catalogs must be typewritten and legible; show an issue date on the cover page (may be handwritten); contain name, address, and telephone number of nursery, be provided to customers (except printed discount schedules) and used in the sale of your plants; and list each plant name, plant or container sizes, and wholesale price.

Your AVR must also be accompanied by a crop inventory valuation report or physical plant inventory and price documentation.

## Endorsements Available

### 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.

### Pilot Nursery Grower's 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 Eligible Plant List.

### Peak Inventory Endorsement

For increased cover age 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.



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## Come experience the ProAg difference today.

ProAg is on a singular mission to meet the risk-management needs of the American farmer and rancher. As a strong and progressive company, we provide support and guidance to the agents who serve those producers, helping them expand and strengthen their businesses. Because many of us are farmers and ranchers ourselves, we have a firsthand understanding of production agriculture and the risks inherent in the profession. No organization is more knowledgeable about agricultural risk management than ProAg.

As one of the first companies in the crop insurance industry, ProAg is built on a strong foundation of experience and backed by the support and resources of a leading global parent company, Tokio Marine HCC. Contact us to learn more.