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*If you suffer a loss,  
notify your agent  
within 72 hours of  
your initial discovery.*

*Submit a claim within  
60 days after the end of  
the insurance period.*

#### **Our commitment to you**

We take pride in being a customer-focused organization, through our expertise, engagement, and insight. Our commitment to service has never wavered and with our parent company, QBE Insurance Group, we can provide the best financial stability.

For more information about the policies described in this brochure, contact your NAU Country Agent today!

#### **NAU Country Insurance Company**

7333 Sunwood Drive | Ramsey, MN 55303  
1.888.NAU.MPCI

This brochure is only an overview of the described product. It does not include all features, exclusions, or limitations. Consult your agent or the policy provisions for further details.

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**Nursery Insurance**  
Protect your wholesale  
marketing plants.

## Nursery Crop Insurance

Nursery insurance covers plants grown for wholesale marketing. It is available in all states, covers all insurable nursery plants in a county, and covers these perils:

- Adverse weather including frost/freeze (if adequate cold measures are taken per the Eligible Plant List);
- Fire (if you control weeds and undergrowth);
- Disease or insects (if effective control measures do not exist);
- Wildlife.

Losses due to structure/building failure, irrigation water supply failure, or power supply failure are covered **only if** caused by the perils listed above during the insurance period.

Nursery insurance does not cover the failure of plants to grow to an expected size or the ability to market nursery products.

The insurance period starts 31 days after the application or renewal form (including the PIVR<sup>2</sup>) is received, unless we notify the nursery in writing that their inventory is not acceptable or that it received an unfavorable inspection. Nursery sales closing date is May 1 with insurance ending May 31 of the following year. Timely renewals will have insurance begin on June 1. Nursery insurance can be purchased anytime throughout the year. Premiums are pro-rated for the months that coverage is provided.

Nurseries must be inspected and approved before insurance attaches. Coverage levels range from 50-75%, in 5% increments. The following eligibility requirements apply:

- Your plants are listed on the Eligible Plant List.
- Plants are grown in a NAU Country approved nursery<sup>1</sup>.
- The plants are grown in a suitable medium.
- You provided a valid PIVR<sup>2</sup>, crop inventory valuation report, and two copies of your current wholesale catalog.

<sup>1</sup> Review the definition of "Nursery" for further requirements.

<sup>2</sup> Plant Inventory Value Report.

<sup>3</sup> See the definition of "stock plant" for further information.



*The insurance period starts 31 days after the application or renewal form is received.*

## Terms and Definitions

**Container-grown plants** are planted and grown in standard nursery containers. Containers may be placed above ground or in the ground (directly or pot-in-pot). Growing two or more different genera, species, subspecies, varieties, or cultivars in the same container renders the plants ineligible.

The **Crop Inventory Valuation Report** helps establish the plant inventory value. This can be generated from the nursery software (datascape).

The **Eligible Plant List (EPL/PPS)** logs eligible plants by botanical and common name. It includes the unit classification, winter protection requirements for container-grown material, designated hardiness zone per county, and hardiness zone for insurable field-grown material. Visit [www.rma.usda.gov/tools/eplpps](http://www.rma.usda.gov/tools/eplpps) or ask your agent for a copy.

**Field-grown plants** are planted and grown in the ground without an artificial root containment device.

**Liners** are insurable if the containers are 1" or greater and less than 3" in diameter at the widest point of the container or cell interior. Liners must have an established root system and must be able to maintain a firm root ball when lifted from the containers.

A **Nursery** is a business that grows nursery plants and receives at least 40% or more of its gross income from the wholesale marketing of its plants.

The **Plant Inventory Value Report (PIVR)** defines the worth of your insurable plants. Each insured practice must have its own PIVR<sup>2</sup>. If you elect basic units by non-contiguous land, you must also submit a separate PIVR<sup>2</sup> for each non-contiguous land unit within the insured practice, and keep all records separate by unit (NA-CAT). Use the lower of the RMA established price or the nursery's catalog price for the value for each plant and container or each in-ground plant size in your report.

**Stock plants**<sup>3</sup> are used solely for propagation or harvest of buds, flowers, or greenery and cannot be insured. This includes plants grown for Christmas trees.

**Wholesale catalogs** must be used for plant sales, listing plant names, container sizes, and wholesale prices. Catalog covers to include date of issue, nursery name, address, and phone number.