

Special Provisions of Insurance

2011 and Succeeding Crop Years

Year: 2011

Commodity: Clams (0116)

State: Massachusetts (25)

Date: 8/20/2010

Plan: Aquaculture Dollar (43)

County: Dukes (007)

Program Dates for Insurable Types and Practices

| Sales Closing Date | Earliest Planting Date | Final Planting Date | Acreage Reporting Date | Premium Billing Date |
|--------------------|------------------------|---------------------|------------------------|----------------------|
| 11/30/2010 | | | 11/30/2010 | 10/1/2011 |
| Type | | Practice | | |
| Stage 2 084 | | Bottom Culture 024 | | |
| Stage 3 085 | | Bottom Culture 024 | | |

Statement

General

Protective netting must be maintained on the raceways until such time as 70 percent or more of the clams have reached a size of 35mm or greater. Netting may then be removed without violating section 8(f) of the Cultivated Clam Pilot Crop Provisions.

The percent referenced in section 6(f) of the Cultivated Clam Pilot Crop Provisions shall be 300%.

The clam stages referenced in section 1 of the Cultivated Clam Pilot Crop Provisions are as follows:

Stage 1 - Not applicable

Stage 2 - Clams that are at least 10 mm in size seeded after July 15 of the most recent past crop year at a maximum density of 90 clams per square foot.

Stage 3 - Clams that are at least 10 mm in size seeded before July 16 of the most recent past crop year at a maximum density of 90 clams per square foot.

Stage 4 - Not applicable

Revisions for increased inventory are authorized for this county.

Replant payments are not authorized for this county.

Liability of the stage 2 optional unit may be adjusted upward at loss time to reflect additional seeding as long as the total liability of the insurance contract does not exceed the total reported liability of the insurance contract.

Otherwise, a timely revised inventory report must have been submitted.

In addition to the provisions of section 10(a) of the Cultivated Clam Pilot Crop Provisions, the cause of loss must be documented by a recognized marine authority and a copy of the documentation included with the claim before a loss payment can be made.

In addition to optional units based on non-contiguous lease sites as referenced in section 2(b) of the Cultivated Clam Pilot Crop Provisions, optional units will also be available based on stage as identified in these Special Provisions. Clams seeded during the year of insurance will be classified as stage 2 and are considered part of the appropriate optional unit.

Clams that were less than 10 mm at seeding will not be insurable until they have grown to at least 10 mm in size, have been appraised, and the appraisal amount entered on the inventory report as the number seeded. The survival factor is then applied.

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As a requirement for insurance, Global Positioning System (GPS) coordinates are required to identify all growing locations insured by leases, parcels, permits, or license numbered growing sites. GPS coordinates are also required to identify areas subleased to other individuals or entities. GPS data needs to be collected using the NAD-83 (North American Datum 1983) datum. Data should be collected with a GPS capable of capturing position data with a horizontal accuracy of +/- 10-meters. You are required to provide these coordinates with sufficient detail to accurately identify each of the corners of the leases, parcels, permits, or license numbered growing sites and areas subleased to other individuals or entities. You must provide this information to your Approved Insurance Provider in digital format as latitude and longitude. Latitude values will contain a leading zero and will be considered as North, and longitude values will be considered as West. Each coordinate will be provided in the format: DDDMMddd where:

DDD = degrees (right justified and left zero filled where appropriate)

MM = minutes (right justified and left zero filled where appropriate)

ddd = decimal minutes, rounded where necessary to 3 positions

For example, Latitude: 03740109, Longitude: 12223825

A survival factor of 60% will be applied to the number of 10 mm or above clams that have been seeded. The resulting amount will be the maximum number of clams insurable regardless of stage.

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

Date

The Clam Inventory Value Report Date is shown in the Acreage Reporting date column.

Insurance Availability

Insurance will cease on any clams remaining on the lease on the fourth anniversary of their seeding date.

In lieu of the definition of harvest in the Cultivated Clam Pilot Crop Provisions, clams that are removed from the growing location but not of sufficient size to be marketable, will not be insurable if returned to a growing location. The location of these uninsurable clams, as well as over-age uninsurable clams, must be noted on the Clam Inventory Value Report and the site map(s) submitted with the inventory report.