

Special Provisions of Insurance

2011 and Succeeding Crop Years

Year: 2011

Commodity: Apples (0054)

State: Pennsylvania (42)

Date: 8/20/2010

Plan: APH (90)

County: Luzerne (079)

Program Dates for Insurable Types and Practices

| Sales Closing Date | Earliest Planting Date | Final Planting Date | Acreage Reporting Date | Premium Billing Date |
|--------------------|------------------------|---------------------|------------------------|----------------------|
| 11/20/2010 | | | 1/31/2011 | 9/15/2011 |

| Type | Practice |
|---------------------------------|---------------------------------------|
| Fresh 111 | Irrigated 002 |
| Fresh 111 | Non-Irrigated 003 |
| Fresh 111 | Organic(Certified) Irr. 702 *6 |
| Fresh 111 | Organic(Transitional) Irr. 712 *6 |
| Fresh 111 | Organic(Certified) Non-Irr. 713 *6 |
| Fresh 111 | Organic(Transitional) Non-Irr. 714 *6 |
| Processing 112 | Irrigated 002 |
| Processing 112 | Non-Irrigated 003 |
| Processing 112 | Organic(Certified) Irr. 702 *6 |
| Processing 112 | Organic(Transitional) Irr. 712 *6 |
| Processing 112 | Organic(Certified) Non-Irr. 713 *6 |
| Processing 112 | Organic(Transitional) Non-Irr. 714 *6 |
| Varietal Group A (Fresh) 114 *4 | Irrigated 002 |
| Varietal Group A (Fresh) 114 *4 | Non-Irrigated 003 |
| Varietal Group A (Fresh) 114 *4 | Organic(Certified) Irr. 702 *6 |
| Varietal Group A (Fresh) 114 *4 | Organic(Transitional) Irr. 712 *6 |
| Varietal Group A (Fresh) 114 *4 | Organic(Certified) Non-Irr. 713 *6 |
| Varietal Group A (Fresh) 114 *4 | Organic(Transitional) Non-Irr. 714 *6 |
| Varietal Group B (Fresh) 115 *5 | Irrigated 002 |
| Varietal Group B (Fresh) 115 *5 | Non-Irrigated 003 |
| Varietal Group B (Fresh) 115 *5 | Organic(Certified) Irr. 702 *6 |
| Varietal Group B (Fresh) 115 *5 | Organic(Transitional) Irr. 712 *6 |
| Varietal Group B (Fresh) 115 *5 | Organic(Certified) Non-Irr. 713 *6 |
| Varietal Group B (Fresh) 115 *5 | Organic(Transitional) Non-Irr. 714 *6 |

Statement

General

SET OUT YEAR AND LEAF YEAR

The SET OUT YEAR for APH reporting purposes is the actual calendar year for acreage planted before July 1st. For acreage planted on or after July 1st, the SET OUT YEAR shall be the year following the calendar year in which set out actually occurred.

To determine LEAF YEAR subtract the set out year from the calendar year of insurance (or APH crop year for the yield substitution purposes), then add one year.

The production reporting date will be the acreage reporting date.

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

Type

- *4 Varietal Group A insurable varieties: Fuji, Braeburn, Gala, Jonagold, Crispin, Cripps Pink (Pink Lady), Cameo, Honeycrisp, Sommerfeld, Royal Gala and Macoun.
- *5 Varietal Group B insurable varieties: All other Apple varieties not specified in Group A.

Practice

- *6 Acreage and production history from certified organic or transitional acreage will be contained in separate APH databases. Each APH database will include production and acreage from any applicable buffer zone. Any yearly average APH yields, for the most recent four crop years only, from the transitional acreage database will be used in place of Transitional Yields (T-yields) to establish the certified organic APH database. A variable T-yield will be used to complete the database, if required.