

Special Provisions of Insurance

2011 and Succeeding Crop Years

Year: 2011

Commodity: Macadamia Trees (0024)

State: Hawaii (15)

Date: 8/20/2010

Plan: Dollar Amount Of Insurance (50)

County: Kauai (007)

Program Dates for Insurable Types and Practices

| Sales Closing Date | Earliest Planting Date | Final Planting Date | Acreage Reporting Date | Premium Billing Date |
|-----------------------|------------------------|------------------------------------|------------------------|----------------------|
| 12/31/2010 | | | 2/15/2011 | 4/1/2011 |
| Type | | Practice | | |
| No Type Specified 997 | | Irrigated 002 | | |
| No Type Specified 997 | | Non-Irrigated 003 | | |
| No Type Specified 997 | | Organic(Certified) Irr. 702 | | |
| No Type Specified 997 | | Organic(Transitional) Irr. 712 | | |
| No Type Specified 997 | | Organic(Certified) Non-Irr. 713 | | |
| No Type Specified 997 | | Organic(Transitional) Non-Irr. 714 | | |

Statement

General

If your average yield of Macadamia Nuts exceed 3,000 pounds per acre, and you have at least four (4) years of production history, you may increase the amount of insurance coverage on your macadamia tree policy. The formula to increase the reference maximum dollar amount, which will be capped at an index of 2.0, is as follows:

$$[\text{Units Average Yield} / 3,000 \text{ pounds per acre}](\text{NTE } 2.0) \times \text{REF MAX \$ AMT by age}$$

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