

Special Provisions of Insurance

2012 and Succeeding Crop Years

Year: 2012 Commodity: Navel Oranges (0215)

State: California (06)

Date: 8/20/2010 Plan: APH (90)

County: San Diego (073)

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 | | | 1/10/2011 | 9/15/2011 |

| Type | Practice |
|-----------------------|-----------------------------------|
| No Type Specified 997 | Irrigated 002 |
| No Type Specified 997 | Organic(Certified) Irr. 702 *6 |
| No Type Specified 997 | Organic(Transitional) Irr. 712 *6 |

Statement

General

LEAF YEAR

The policy crop year is designated by the calendar year following the year in which bloom is normally set.

The LEAF YEAR of a block is determined by the crop year following set out. Trees set out before July 1st are considered year 1.

To calculate the LEAF YEAR, subtract the set out year from the crop year.

Definition of with frost protection: Applicable only to acreage adequately protected by frost protection equipment. Adequately protected means at least 40 serviceable heaters per acre or the number of wind machines that provide at least 5 propeller horsepower per acre. At least one wind machine is required for every ten acres regardless of propeller horsepower. Adequately protected also includes solid set sprinklers or foggers supplied by well water. The pump and well must have the capacity to supply water to all the acreage simultaneously. Only that acreage that can be supplied with water simultaneously will be considered adequately protected. We will determine the adequacy of the frost protection equipment for a unit.

The production reporting date will be the acreage reporting date.

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

If any production from any unit will be marketed directly to the consumer (without the intervention of a wholesaler, retailer, packer, processor, shipper or buyer), a pre-harvest crop appraisal is required. Notification to us must be provided at least 15 days before harvest begins. This requirement may be waived, in writing by the Regional Office, based upon evidence that acceptable supporting documentation is being maintained as required in the Crop Insurance Handbook.

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.