

## Special Provisions of Insurance

### 2011 and Succeeding Crop Years

Year: 2011      Commodity: Almonds (0028)  
 Date: 8/20/2010      Plan: APH (90)

State: California (06)  
 County: San Joaquin (077)

#### 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			1/31/2011	10/1/2011
<b>Type</b>		<b>Practice</b>		
No Type Specified 997		Irrigated 002		
No Type Specified 997		Organic(Certified) Irr. 702 *3		
No Type Specified 997		Organic(Transitional) Irr. 712 *3		

#### 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.

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

##### Practice

- \*3 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.

##### Premium

Any acreage in this county with a high risk area designation on the actuarial map will have a rate adjusted in accordance with the high risk area and map area rates table.

##### Insurance Availability

In accordance with section 6(e) of the Almond Crop Provisions, the insured shall request the Risk Management Agency Regional Office for a determined yield to insure fifth leaf acreage.