

Special Provisions of Insurance

2011 and Succeeding Crop Years

Year: 2011 Commodity: Table Grapes (0052)

State: California (06)

Date: 10/19/2010 Plan: APH (90)

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 |
|--------------------|------------------------|---------------------|------------------------|----------------------|
| 1/31/2011 | | | 4/30/2011 | 10/1/2011 |

| Type | Practice |
|-----------------------|-----------------------------------|
| Flame Seedless 032 | Irrigated 002 |
| Flame Seedless 032 | Organic(Certified) Irr. 702 *3 |
| Flame Seedless 032 | Organic(Transitional) Irr. 712 *3 |
| Tokay/Tokay Flame 033 | Irrigated 002 |
| Tokay/Tokay Flame 033 | Organic(Certified) Irr. 702 *3 |
| Tokay/Tokay Flame 033 | Organic(Transitional) Irr. 712 *3 |
| All Others 095 | Irrigated 002 |
| All Others 095 | Organic(Certified) Irr. 702 *3 |
| All Others 095 | 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.

Date

END OF INSURANCE DATES:

| TYPE | END OF INSURANCE DATES |
|-------------------|------------------------|
| Flame Seedless | September 15 |
| Tokay/Flame Tokay | October 15 |
| All Others | October 31 |

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.

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Insurance Availability

Insurable age of vines: Fourth growing season after being set out. Third growing season after being grafted.

Any acreage that is interplanted with another perennial crop is insurable unless we inspect the acreage and determine that it does not meet the requirements contained in your policy.