

Special Provisions of Insurance

2011 and Succeeding Crop Years

| | | |
|-----------------|---------------------------------------|------------------------|
| Year: 2011 | Commodity: Raisins (0037) | State: California (06) |
| Date: 4/15/2011 | Plan: Dollar Amount Of Insurance (50) | County: Madera (039) |

Program Dates for Insurable Types and Practices

| Sales Closing Date | Earliest Planting Date | Final Planting Date | Acreage Reporting Date | Premium Billing Date |
|-----------------------|------------------------|--|------------------------|----------------------|
| 7/31/2011 | | | 7/31/2011 | 4/1/2012 |
| Type | | Practice | | |
| No Type Specified 997 | | Hand Harv-All Type Trays 092 | | |
| No Type Specified 997 | | Mechanical Harv-Continuous Tray 093 *4 | | |
| No Type Specified 997 | | Hand Harv-All Type Trays(OC) 755 | | |
| No Type Specified 997 | | Hand Harv-All Type Trays(OT) 756 | | |
| No Type Specified 997 | | Mechanical Harv-Continuous Tray(OC) 757 *4 | | |
| No Type Specified 997 | | Mechanical Harv-Continuous Tray(OT) 758 *4 | | |

Statement

General

Insurable varieties include: Thompson Seedless, Muscats, Monukkas, Sultanas, Black Imperial, Superior Seedless, Ruby Seedless, Flame Seedless, Selma Pete and DOVine.
(Fiesta will be considered Thompson Seedless.)

In accordance with section 3(c)(3), of the Raisin Crop Provisions, substandard raisin tonnage in excess of the Raisin Administrative Committee (RAC) 5% tolerance is not an insurable defect.

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

Practice

*4 Insurance will not attach to any mechanically harvested raisins laid on a continuous tray unless the canes are severed at least 10 days prior to the time raisins are laid on trays.

Price

In accordance with section 11(e)(1) of the Raisin Crop Provisions, the maximum allowance for a reconditioning payment for raisins will be the lesser of the actual cost of reconditioning, or \$175 per ton multiplied by the insured's elected coverage level.

For the purposes of computing an indemnity, the insurance price for all coverage levels will be the reference maximum dollar amount.

For CAT coverage only, the amount of any indemnity will be determined by:

- (1) multiplying the insured tonnage of raisins by 50% of the reference maximum dollar amount;
- (2) subtracting therefrom the adjusted value to count of the insured tons of raisins;
- (3) multiplying this result by 0.55; and,
- (4) multiplying this result by your share.

Insurance Availability

In addition to section 8 (b)(1) of the Raisin Crop Provisions, we will not insure any raisins laid down on trays after September 8 in vineyards with north-south rows, or to any mechanically harvested raisins laid down on a continuous tray after September 25 in vineyards with east-west rows.