

Special Provisions of Insurance

2012 and Succeeding Crop Years

| | | |
|----------------|--------------------------|------------------------|
| Year: 2012 | Commodity: Grapes (0053) | State: California (06) |
| Date: 8/4/2011 | Plan: APH (90) | County: Napa (055) |

Program Dates for Insurable Types and Practices

| Sales Closing Date | Earliest Planting Date | Final Planting Date | Acreage Reporting Date | Premium Billing Date |
|--------------------------------|-----------------------------------|---------------------|------------------------|----------------------|
| 1/31/2012 | | | 4/30/2012 | 8/15/2012 |
| Type | Practice | | | |
| Cabernet Franc 015 | No Practice Specified (OC) 723 *4 | | | |
| Cabernet Franc 015 | No Practice Specified (OT) 724 *4 | | | |
| Cabernet Franc 015 | No Practice Specified 997 | | | |
| Cabernet Sauvignon 016 | No Practice Specified (OC) 723 *4 | | | |
| Cabernet Sauvignon 016 | No Practice Specified (OT) 724 *4 | | | |
| Cabernet Sauvignon 016 | No Practice Specified 997 | | | |
| Chardonnay 023 | No Practice Specified (OC) 723 *4 | | | |
| Chardonnay 023 | No Practice Specified (OT) 724 *4 | | | |
| Chardonnay 023 | No Practice Specified 997 | | | |
| Chenin Blanc 024 | No Practice Specified (OC) 723 *4 | | | |
| Chenin Blanc 024 | No Practice Specified (OT) 724 *4 | | | |
| Chenin Blanc 024 | No Practice Specified 997 | | | |
| Gewurztraminer 039 | No Practice Specified (OC) 723 *4 | | | |
| Gewurztraminer 039 | No Practice Specified (OT) 724 *4 | | | |
| Gewurztraminer 039 | No Practice Specified 997 | | | |
| Merlot 051 | No Practice Specified (OC) 723 *4 | | | |
| Merlot 051 | No Practice Specified (OT) 724 *4 | | | |
| Merlot 051 | No Practice Specified 997 | | | |
| Muscat Blanc/M Canelli 055 | No Practice Specified (OC) 723 *4 | | | |
| Muscat Blanc/M Canelli 055 | No Practice Specified (OT) 724 *4 | | | |
| Muscat Blanc/M Canelli 055 | No Practice Specified 997 | | | |
| Petite Sirah 064 | No Practice Specified (OC) 723 *4 | | | |
| Petite Sirah 064 | No Practice Specified (OT) 724 *4 | | | |
| Petite Sirah 064 | No Practice Specified 997 | | | |
| Pinot Blanc 066 | No Practice Specified (OC) 723 *4 | | | |
| Pinot Blanc 066 | No Practice Specified (OT) 724 *4 | | | |
| Pinot Blanc 066 | No Practice Specified 997 | | | |
| Pinot Noir 067 | No Practice Specified (OC) 723 *4 | | | |
| Pinot Noir 067 | No Practice Specified (OT) 724 *4 | | | |
| Pinot Noir 067 | No Practice Specified 997 | | | |
| Sauvignon Blanc/Fume Blanc 081 | No Practice Specified (OC) 723 *4 | | | |
| Sauvignon Blanc/Fume Blanc 081 | No Practice Specified (OT) 724 *4 | | | |
| Sauvignon Blanc/Fume Blanc 081 | No Practice Specified 997 | | | |

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| | |
|---------------------------------|-----------------------------------|
| Semillon 083 | No Practice Specified (OC) 723 *4 |
| Semillon 083 | No Practice Specified (OT) 724 *4 |
| Semillon 083 | No Practice Specified 997 |
| White/Johannisberg Riesling 093 | No Practice Specified (OC) 723 *4 |
| White/Johannisberg Riesling 093 | No Practice Specified (OT) 724 *4 |
| White/Johannisberg Riesling 093 | No Practice Specified 997 |
| Zinfandel 094 | No Practice Specified (OC) 723 *4 |
| Zinfandel 094 | No Practice Specified (OT) 724 *4 |
| Zinfandel 094 | No Practice Specified 997 |
| Other Varieties 095 | No Practice Specified (OC) 723 *4 |
| Other Varieties 095 | No Practice Specified (OT) 724 *4 |
| Other Varieties 095 | No Practice Specified 997 |
| Pinot Gris/Pinot Grigio 098 | No Practice Specified (OC) 723 *4 |
| Pinot Gris/Pinot Grigio 098 | No Practice Specified (OT) 724 *4 |
| Pinot Gris/Pinot Grigio 098 | No Practice Specified 997 |
| Viognier 099 | No Practice Specified (OC) 723 *4 |
| Viognier 099 | No Practice Specified (OT) 724 *4 |
| Viognier 099 | No Practice Specified 997 |
| Petit Verdot 100 | No Practice Specified (OC) 723 *4 |
| Petit Verdot 100 | No Practice Specified (OT) 724 *4 |
| Petit Verdot 100 | No Practice Specified 997 |
| Malbec 101 | No Practice Specified (OC) 723 *4 |
| Malbec 101 | No Practice Specified (OT) 724 *4 |
| Malbec 101 | No Practice Specified 997 |
| Meunier 151 | No Practice Specified (OC) 723 *4 |
| Meunier 151 | No Practice Specified (OT) 724 *4 |
| Meunier 151 | No Practice Specified 997 |
| Syrah/French Syrah-Shiraz 196 | No Practice Specified (OC) 723 *4 |
| Syrah/French Syrah-Shiraz 196 | No Practice Specified (OT) 724 *4 |
| Syrah/French Syrah-Shiraz 196 | No Practice Specified 997 |
| Sangiovese/Sangioveseto 376 | No Practice Specified (OC) 723 *4 |
| Sangiovese/Sangioveseto 376 | No Practice Specified (OT) 724 *4 |
| Sangiovese/Sangioveseto 376 | No Practice Specified 997 |

Statement

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Year: 2012 Commodity: Grapes (0053)
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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.

In lieu of Section 24(a) of the Basic Provisions, interest will begin to attach on unpaid premium on the first of the month following the first billing date provided that a minimum of 30 days have passed from the first billing date.

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

Practice

- *4 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.

Price

In accordance with section 3(d) of the Grape Crop Provisions, the price election may be the contract price (the price that will be paid per ton without premiums or discounts) minus the dollar harvest costs. Further, if more than one contract price exists, the established price election will be the weighted average for all adjusted contract prices. However, in no case will the price be greater than 2.0 times the published price election for the applicable grape type/variety. Grapes may be insured using the contract price only if:

- 1) a written contract is in effect between the producer and a winery or a processor for the current crop year;
- 2) the contract states amount that will be paid per ton and number of tons or acres contracted;
- 3) a copy of the contract(s) is provided to us no later than the acreage reporting date;
- 4) all production from insurable acreage of the variety must be grown under a grape contract; and
- 5) acreage is insured at additional coverage levels of insurance.

The dollar harvest costs are \$175 per ton.

Insurance Availability

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