

## Special Provisions of Insurance

### 2012 and Succeeding Crop Years

Year: 2012      Commodity: Apples (0054)  
 Date: 8/4/2011      Plan: APH (90)

State: California (06)  
 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
1/31/2012			1/31/2012	8/15/2012
<b>Type</b>		<b>Practice</b>		
Fresh 111		Irrigated 002		
Fresh 111		Organic(Certified) Irr. 702 *7		
Fresh 111		Organic(Transitional) Irr. 712 *7		
Processing 112		Irrigated 002		
Processing 112		Organic(Certified) Irr. 702 *7		
Processing 112		Organic(Transitional) Irr. 712 *7		
Varietal Group A (Fresh) 114 *6		Irrigated 002		
Varietal Group A (Fresh) 114 *6		Organic(Certified) Irr. 702 *7		
Varietal Group A (Fresh) 114 *6		Organic(Transitional) Irr. 712 *7		
Varietal Group B (Fresh) 115 *5		Irrigated 002		
Varietal Group B (Fresh) 115 *5		Organic(Certified) Irr. 702 *7		
Varietal Group B (Fresh) 115 *5		Organic(Transitional) Irr. 712 *7		

#### Statement

##### General

The weight of bins or boxes is established by the first handler (packing house or processor) and should be specified on the records or settlement sheet.

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.

##### 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.

##### Type

\*5 Varietal Group B insurable varieties: All other Apple varieties not specified in Group A.

\*6 Varietal Group A insurable varieties: Ambrosia, Braeburn, Cameo, Cripps Pink, Crispin, Fuji, Gala, Honeycrisp, Jonagold, Macoun, and Sommerfeld. Each specified variety within Varietal Group A will include all commercially recognized selections and brand names, mutations, or sports; but, does not include hybrids created by crosses between the stated variety and any other varieties.

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#### **Practice**

- \*7      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.

#### **Insurance Availability**

Any apple acreage lying East of Highway 41 in Madera County will be unrated.