

Special Provisions of Insurance

2012 and Succeeding Crop Years

Year: 2012 Commodity: Grapes (0053)
 Date: 8/4/2011 Plan: APH (90)

State: California (06)
 County: El Dorado (017)

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		
Barbera 005		No Practice Specified (OC) 723 *4		
Barbera 005		No Practice Specified (OT) 724 *4		
Barbera 005		No Practice Specified 997		
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		
Merlot 051		No Practice Specified (OC) 723 *4		
Merlot 051		No Practice Specified (OT) 724 *4		
Merlot 051		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		
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		
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		
Viognier 099		No Practice Specified (OC) 723 *4		
Viognier 099		No Practice Specified (OT) 724 *4		
Viognier 099		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		

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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

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.