

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: Riverside (065)

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 Sauvignon 016	Irrigated 002			
Cabernet Sauvignon 016	Organic(Certified) Irr. 702 *4			
Cabernet Sauvignon 016	Organic(Transitional) Irr. 712 *4			
Chardonnay 023	Irrigated 002			
Chardonnay 023	Organic(Certified) Irr. 702 *4			
Chardonnay 023	Organic(Transitional) Irr. 712 *4			
Flame Seedless 032	Irrigated 002			
Flame Seedless 032	Organic(Certified) Irr. 702 *4			
Flame Seedless 032	Organic(Transitional) Irr. 712 *4			
Merlot 051	Irrigated 002			
Merlot 051	Organic(Certified) Irr. 702 *4			
Merlot 051	Organic(Transitional) Irr. 712 *4			
Sauvignon Blanc/Fume Blanc 081	Irrigated 002			
Sauvignon Blanc/Fume Blanc 081	Organic(Certified) Irr. 702 *4			
Sauvignon Blanc/Fume Blanc 081	Organic(Transitional) Irr. 712 *4			
Thompson Seedless 088	Irrigated 002			
Thompson Seedless 088	Organic(Certified) Irr. 702 *4			
Thompson Seedless 088	Organic(Transitional) Irr. 712 *4			
Zinfandel 094	Irrigated 002			
Zinfandel 094	Organic(Certified) Irr. 702 *4			
Zinfandel 094	Organic(Transitional) Irr. 712 *4			
Other Varieties 095	Irrigated 002			
Other Varieties 095	Organic(Certified) Irr. 702 *4			
Other Varieties 095	Organic(Transitional) Irr. 712 *4			
Syrah/French Syrah-Shiraz 196	Irrigated 002			
Syrah/French Syrah-Shiraz 196	Organic(Certified) Irr. 702 *4			
Syrah/French Syrah-Shiraz 196	Organic(Transitional) Irr. 712 *4			

Statement

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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 \$125 per ton.

Insurance Availability

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