

Special Provisions of Insurance

2014 and Succeeding Crop Years

| | | |
|-----------------|----------------------------|-------------------------------|
| Year: 2014 | Commodity: Avocados (0019) | State: California (06) |
| Date: 8/14/2012 | Plan: APH (90) | County: San Luis Obispo (079) |

Program Dates for Insurable Types and Practices

| | | | | |
|---|-------------------------------|----------------------------|--|--|
| Sales Closing Date 11/30/2012 | Earliest Planting Date | Final Planting Date | Acreage Reporting Date 1/15/2013 | Premium Billing Date 8/15/2013 |
|---|-------------------------------|----------------------------|--|--|

| TP | Type | Practice |
|-------|-------------|-----------------------------------|
| T/P 1 | Hass 055 *5 | Irrigated 002 |
| T/P 2 | Hass 055 *5 | Organic(Certified) Irr. 702 *6 |
| T/P 3 | Hass 055 *5 | Organic(Transitional) Irr. 712 *6 |

Statement

General

There is a one year lag period in reporting production. The latest APH crop year reported in the database is determined by subtracting 2 years from the current crop year.

In lieu of the second sentence of Section 24(a) of the Basic Provisions, for the purpose of premium amounts owed to us or administrative fees owed to FCIC, interest will start to accrue on the first day of the month following the issuance of the notice by us, provided that a minimum of 30 days have passed from the premium billing date specified in the Special Provisions.

LEAF YEAR

The policy crop year is designated by the calendar year following the year in which bloom is normally set.

The LEAF YEAR of a block is determined by the crop year following set out. Trees set out before July 1st are considered year 1. To calculate the LEAF YEAR, subtract the set out year from the crop year.

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

Type

*5 For purposes of APH coverage the Lamb-Hass variety is considered to be Hass, and is therefore insurable under the Hass type.

Special Provisions of Insurance

2014 and Succeeding Crop Years

Year: 2014

Commodity: Avocados (0019)

State: California (06)

Date: 8/14/2012

Plan: APH (90)

County: San Luis Obispo (079)

Practice

- *6 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.