

Special Provisions of Insurance
2013 and Succeeding Crop Years

| | | |
|-----------------|--------------------------|-----------------------|
| Year: 2013 | Commodity: Grapes (0053) | State: New York (36) |
| Date: 8/14/2012 | Plan: APH (90) | County: Ontario (069) |

Program Dates for Insurable Types and Practices

Sales Closing Date
11/20/2012

Earliest Planting Date

Final Planting Date

Acres Reporting Date
1/15/2013

Premium Billing Date
8/15/2013

| TP | Type | Practice |
|---------|---------------------------------------|---------------------------|
| T/P 001 | Cabernet Sauvignon 016 *4 *6 | No Practice Specified 997 |
| T/P 002 | Gewurztraminer 039 *4 *6 | No Practice Specified 997 |
| T/P 003 | Cabernet Franc 015 *4 *6 | No Practice Specified 997 |
| T/P 004 | Chardonnay 023 *4 *6 | No Practice Specified 997 |
| T/P 005 | Gamay (Napa)/Gamay 037 *4 *6 | No Practice Specified 997 |
| T/P 006 | Merlot 051 *4 *6 | No Practice Specified 997 |
| T/P 007 | Pinot Blanc 066 *4 *6 | No Practice Specified 997 |
| T/P 008 | Pinot Noir 067 *4 *6 | No Practice Specified 997 |
| T/P 009 | Sauvignon Blanc/Fume Blanc 081 *4 *6 | No Practice Specified 997 |
| T/P 010 | Chambourcin 209 *5 | No Practice Specified 997 |
| T/P 011 | White/Johannisberg Riesling 093 *4 *6 | No Practice Specified 997 |
| T/P 012 | Pinot Gris/Pinot Grigio 098 *4 *6 | No Practice Specified 997 |
| T/P 013 | Viognier 099 *4 *6 | No Practice Specified 997 |
| T/P 014 | Syrah/French Syrah-Shiraz 196 *4 *6 | No Practice Specified 997 |
| T/P 015 | Niagara 199 *5 | No Practice Specified 997 |
| T/P 016 | Concord 200 *5 | No Practice Specified 997 |
| T/P 017 | Sangiovese/Sangiovese 376 *4 *6 | No Practice Specified 997 |
| T/P 018 | All Other Natives 510 *5 | No Practice Specified 997 |
| T/P 019 | Catawba 511 *5 | No Practice Specified 997 |
| T/P 020 | Elvira 512 *5 | No Practice Specified 997 |

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|---------|--------------------------|---------------------------|
| T/P 021 | Dutchess 513 *5 | No Practice Specified 997 |
| T/P 022 | Isabella 514 *5 | No Practice Specified 997 |
| T/P 023 | Diamond 515 *5 | No Practice Specified 997 |
| T/P 024 | Traminette 516 *5 | No Practice Specified 997 |
| T/P 025 | Delaware 520 *5 | No Practice Specified 997 |
| T/P 026 | Vignoles 557 *5 | No Practice Specified 997 |
| T/P 027 | Baco Noir 551 *5 | No Practice Specified 997 |
| T/P 028 | All Other Hybrids 550 *5 | No Practice Specified 997 |
| T/P 029 | Geneva Red 7 552 *5 | No Practice Specified 997 |
| T/P 030 | Dechaunac 553 *5 | No Practice Specified 997 |
| T/P 031 | Rosette 554 *5 | No Practice Specified 997 |
| T/P 032 | Seyval Blanc 556 *5 | No Practice Specified 997 |
| T/P 033 | Aurore 558 *5 | No Practice Specified 997 |
| T/P 034 | Cayuga White 559 *5 | No Practice Specified 997 |
| T/P 035 | Vidal Blanc 561 *5 | No Practice Specified 997 |
| T/P 036 | Vincent 562 *5 | No Practice Specified 997 |
| T/P 037 | Chardonel 563 *5 | No Practice Specified 997 |
| T/P 038 | Cascade 564 *5 | No Practice Specified 997 |
| T/P 039 | Leon Millot 565 *5 | No Practice Specified 997 |
| T/P 040 | Chancellor 566 *5 | No Practice Specified 997 |
| T/P 041 | Valvin Muscat 567 *5 | No Practice Specified 997 |
| T/P 042 | Castel 568 *5 | No Practice Specified 997 |
| T/P 043 | Colobel 569 *5 | No Practice Specified 997 |

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|---------|-------------------------------|-----------------------------------|
| T/P 044 | All Other Viniferas 570 *4 *6 | No Practice Specified 997 |
| T/P 045 | Dornfelder 571 *4 *6 | No Practice Specified 997 |
| T/P 046 | Carmine 572 *4 *6 | No Practice Specified 997 |
| T/P 047 | Ives 573 *5 | No Practice Specified 997 |
| T/P 048 | Muscat, Golden 574 *5 | No Practice Specified 997 |
| T/P 049 | Rougeon 575 *5 | No Practice Specified 997 |
| T/P 050 | Muscat Ottonel 576 *4 *6 | No Practice Specified 997 |
| T/P 051 | Labrusca 577 *5 | No Practice Specified 997 |
| T/P 052 | Villard Blanc 578 *5 | No Practice Specified 997 |
| T/P 053 | Melody 579 *5 | No Practice Specified 997 |
| T/P 054 | Noiret 580 *5 | No Practice Specified 997 |
| T/P 055 | Lemberger 581 *4 *6 | No Practice Specified 997 |
| T/P 056 | Chelois 585 *5 | No Practice Specified 997 |
| T/P 057 | St.Vincent 586 *5 | No Practice Specified 997 |
| T/P 058 | Marechal Foch 587 *5 | No Practice Specified 997 |
| T/P 059 | Corot Noir 588 *5 | No Practice Specified 997 |
| T/P 060 | Landot Noir 589 *5 | No Practice Specified 997 |
| T/P 061 | Cabernet Sauvignon 016 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 062 | Gewurztraminer 039 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 063 | Cabernet Franc 015 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 064 | Chardonnay 023 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 065 | Gamay (Napa)/Gamay 037 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 066 | Merlot 051 *4 *6 | No Practice Specified (OC) 723 *7 |

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|---------|---------------------------------------|-----------------------------------|
| T/P 067 | Pinot Blanc 066 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 068 | Pinot Noir 067 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 069 | Sauvignon Blanc/Fume Blanc 081 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 070 | Chambourcin 209 *5 | No Practice Specified (OC) 723 *7 |
| T/P 071 | White/Johannisberg Riesling 093 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 072 | Pinot Gris/Pinot Grigio 098 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 073 | Viognier 099 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 074 | Syrah/French Syrah-Shiraz 196 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 075 | Niagara 199 *5 | No Practice Specified (OC) 723 *7 |
| T/P 076 | Concord 200 *5 | No Practice Specified (OC) 723 *7 |
| T/P 077 | Sangiovese/Sangioveseto 376 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 078 | All Other Natives 510 *5 | No Practice Specified (OC) 723 *7 |
| T/P 079 | Catawba 511 *5 | No Practice Specified (OC) 723 *7 |
| T/P 080 | Elvira 512 *5 | No Practice Specified (OC) 723 *7 |
| T/P 081 | Dutchess 513 *5 | No Practice Specified (OC) 723 *7 |
| T/P 082 | Isabella 514 *5 | No Practice Specified (OC) 723 *7 |
| T/P 083 | Diamond 515 *5 | No Practice Specified (OC) 723 *7 |
| T/P 084 | Traminette 516 *5 | No Practice Specified (OC) 723 *7 |
| T/P 085 | Delaware 520 *5 | No Practice Specified (OC) 723 *7 |
| T/P 086 | Vignoles 557 *5 | No Practice Specified (OC) 723 *7 |
| T/P 087 | Baco Noir 551 *5 | No Practice Specified (OC) 723 *7 |
| T/P 088 | All Other Hybrids 550 *5 | No Practice Specified (OC) 723 *7 |
| T/P 089 | Geneva Red 7 552 *5 | No Practice Specified (OC) 723 *7 |

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|---------|-------------------------------|-----------------------------------|
| T/P 090 | Dechaunac 553 *5 | No Practice Specified (OC) 723 *7 |
| T/P 091 | Rosette 554 *5 | No Practice Specified (OC) 723 *7 |
| T/P 092 | Seyval Blanc 556 *5 | No Practice Specified (OC) 723 *7 |
| T/P 093 | Aurore 558 *5 | No Practice Specified (OC) 723 *7 |
| T/P 094 | Cayuga White 559 *5 | No Practice Specified (OC) 723 *7 |
| T/P 095 | Vidal Blanc 561 *5 | No Practice Specified (OC) 723 *7 |
| T/P 096 | Vincent 562 *5 | No Practice Specified (OC) 723 *7 |
| T/P 097 | Chardonel 563 *5 | No Practice Specified (OC) 723 *7 |
| T/P 098 | Cascade 564 *5 | No Practice Specified (OC) 723 *7 |
| T/P 099 | Leon Millot 565 *5 | No Practice Specified (OC) 723 *7 |
| T/P 100 | Chancellor 566 *5 | No Practice Specified (OC) 723 *7 |
| T/P 101 | Valvin Muscat 567 *5 | No Practice Specified (OC) 723 *7 |
| T/P 102 | Castel 568 *5 | No Practice Specified (OC) 723 *7 |
| T/P 103 | Colobel 569 *5 | No Practice Specified (OC) 723 *7 |
| T/P 104 | All Other Viniferas 570 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 105 | Dornfelder 571 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 106 | Carmine 572 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 107 | Ives 573 *5 | No Practice Specified (OC) 723 *7 |
| T/P 108 | Muscat, Golden 574 *5 | No Practice Specified (OC) 723 *7 |
| T/P 109 | Rougeon 575 *5 | No Practice Specified (OC) 723 *7 |
| T/P 110 | Muscat Ottonel 576 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 111 | Labrusca 577 *5 | No Practice Specified (OC) 723 *7 |
| T/P 112 | Villard Blanc 578 *5 | No Practice Specified (OC) 723 *7 |

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|---------|---------------------------------------|-----------------------------------|
| T/P 113 | Melody 579 *5 | No Practice Specified (OC) 723 *7 |
| T/P 114 | Noiret 580 *5 | No Practice Specified (OC) 723 *7 |
| T/P 115 | Lemberger 581 *4 *6 | No Practice Specified (OC) 723 *7 |
| T/P 116 | Chelois 585 *5 | No Practice Specified (OC) 723 *7 |
| T/P 117 | St.Vincent 586 *5 | No Practice Specified (OC) 723 *7 |
| T/P 118 | Marechal Foch 587 *5 | No Practice Specified (OC) 723 *7 |
| T/P 119 | Corot Noir 588 *5 | No Practice Specified (OC) 723 *7 |
| T/P 120 | Landot Noir 589 *5 | No Practice Specified (OC) 723 *7 |
| T/P 121 | Cabernet Sauvignon 016 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 122 | Gewurztraminer 039 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 123 | Cabernet Franc 015 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 124 | Chardonnay 023 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 125 | Gamay (Napa)/Gamay 037 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 126 | Merlot 051 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 127 | Pinot Blanc 066 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 128 | Pinot Noir 067 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 129 | Sauvignon Blanc/Fume Blanc 081 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 130 | Chambourcin 209 *5 | No Practice Specified (OT) 724 *7 |
| T/P 131 | White/Johannisberg Riesling 093 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 132 | Pinot Gris/Pinot Grigio 098 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 133 | Viognier 099 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 134 | Syrah/French Syrah-Shiraz 196 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 135 | Niagara 199 *5 | No Practice Specified (OT) 724 *7 |

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|---------|----------------------------------|-----------------------------------|
| T/P 136 | Concord 200 *5 | No Practice Specified (OT) 724 *7 |
| T/P 137 | Sangiovese/Sangiovetto 376 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 138 | All Other Natives 510 *5 | No Practice Specified (OT) 724 *7 |
| T/P 139 | Catawba 511 *5 | No Practice Specified (OT) 724 *7 |
| T/P 140 | Elvira 512 *5 | No Practice Specified (OT) 724 *7 |
| T/P 141 | Dutchess 513 *5 | No Practice Specified (OT) 724 *7 |
| T/P 142 | Isabella 514 *5 | No Practice Specified (OT) 724 *7 |
| T/P 143 | Diamond 515 *5 | No Practice Specified (OT) 724 *7 |
| T/P 144 | Traminette 516 *5 | No Practice Specified (OT) 724 *7 |
| T/P 145 | Delaware 520 *5 | No Practice Specified (OT) 724 *7 |
| T/P 146 | Vignoles 557 *5 | No Practice Specified (OT) 724 *7 |
| T/P 147 | Baco Noir 551 *5 | No Practice Specified (OT) 724 *7 |
| T/P 148 | All Other Hybrids 550 *5 | No Practice Specified (OT) 724 *7 |
| T/P 149 | Geneva Red 7 552 *5 | No Practice Specified (OT) 724 *7 |
| T/P 150 | Dechaunac 553 *5 | No Practice Specified (OT) 724 *7 |
| T/P 151 | Rosette 554 *5 | No Practice Specified (OT) 724 *7 |
| T/P 152 | Seyval Blanc 556 *5 | No Practice Specified (OT) 724 *7 |
| T/P 153 | Aurore 558 *5 | No Practice Specified (OT) 724 *7 |
| T/P 154 | Cayuga White 559 *5 | No Practice Specified (OT) 724 *7 |
| T/P 155 | Vidal Blanc 561 *5 | No Practice Specified (OT) 724 *7 |
| T/P 156 | Vincent 562 *5 | No Practice Specified (OT) 724 *7 |
| T/P 157 | Chardonel 563 *5 | No Practice Specified (OT) 724 *7 |
| T/P 158 | Cascade 564 *5 | No Practice Specified (OT) 724 *7 |

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|---------|-------------------------------|-----------------------------------|
| T/P 159 | Leon Millot 565 *5 | No Practice Specified (OT) 724 *7 |
| T/P 160 | Chancellor 566 *5 | No Practice Specified (OT) 724 *7 |
| T/P 161 | Valvin Muscat 567 *5 | No Practice Specified (OT) 724 *7 |
| T/P 162 | Castel 568 *5 | No Practice Specified (OT) 724 *7 |
| T/P 163 | Colobel 569 *5 | No Practice Specified (OT) 724 *7 |
| T/P 164 | All Other Viniferas 570 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 165 | Dornfelder 571 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 166 | Carmine 572 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 167 | Ives 573 *5 | No Practice Specified (OT) 724 *7 |
| T/P 168 | Muscat, Golden 574 *5 | No Practice Specified (OT) 724 *7 |
| T/P 169 | Rougeon 575 *5 | No Practice Specified (OT) 724 *7 |
| T/P 170 | Muscat Ottonel 576 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 171 | Labrusca 577 *5 | No Practice Specified (OT) 724 *7 |
| T/P 172 | Villard Blanc 578 *5 | No Practice Specified (OT) 724 *7 |
| T/P 173 | Melody 579 *5 | No Practice Specified (OT) 724 *7 |
| T/P 174 | Noiret 580 *5 | No Practice Specified (OT) 724 *7 |
| T/P 175 | Lemberger 581 *4 *6 | No Practice Specified (OT) 724 *7 |
| T/P 176 | Chelois 585 *5 | No Practice Specified (OT) 724 *7 |
| T/P 177 | St.Vincent 586 *5 | No Practice Specified (OT) 724 *7 |
| T/P 178 | Marechal Foch 587 *5 | No Practice Specified (OT) 724 *7 |
| T/P 179 | Corot Noir 588 *5 | No Practice Specified (OT) 724 *7 |
| T/P 180 | Landot Noir 589 *5 | No Practice Specified (OT) 724 *7 |

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 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.

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

Type

- *4 Freeze is not a cause of loss for vinifera grapes if recognized cultural practices are not followed to prevent trunk injury or death, for example: hilling-up of graft unions in the Fall and de-hilling in the Spring, or maintaining two or three trunks, as opposed to a one trunk training system.
- *5 Insurable age of vines: Fourth growing season after being set out for all Native and Hybrid varieties.
- *6 Insurable age of vinifera vines: Seventh growing season after being set out for vinifera grape varieties. Written Agreement requests may be considered by the Raleigh Regional Office for blocks of grapes added to an existing unit, of the same variety, with vines less than seven growing seasons if the inspection is favorable.

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.

Date

The production reporting date will be the acreage reporting date.

Price

The harvest cost amount is \$35 per ton.

In accordance with Section 15(d) of the Basic Provisions, the price used to compute your indemnity on unharvested acreage will be the price election minus the harvest costs amount as provided in these Actuarial Documents.