

## Special Provisions of Insurance

### 2013 and Succeeding Crop Years

Year: 2013	Commodity: Clams (0116)	State: Virginia (51)
Date: 8/14/2012	Plan: Aquaculture Dollar (43)	County: Accomack (001)

### Program Dates for Insurable Types and Practices

<b>Sales Closing Date</b> 11/30/2012	<b>Earliest Planting Date</b>	<b>Final Planting Date</b>	<b>Acreage Reporting Date</b> 11/30/2012	<b>Premium Billing Date</b> 8/15/2013
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TP	Type	Practice
T/P 1	Stage 3 085	Bottom Culture 024
T/P 2	Stage 2 084	Bottom Culture 024

### Statement

#### General

The separately-named, high density aquaculture lease sites or shellfish sites referred to in the Cultivated Clam Pilot Crop Provisions shall be each separately-named creek on bayside. For seaside, leases that are separated by a minimum of one mile at their most proximal point will be considered separately named high density aquaculture lease sites.

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.

Seed clams that were produced from parent clams that were obtained from the waters of South Carolina or states to the South will not be insurable against QPX. Documentation from the seed producer certifying that parent clams were obtained from the waters of North Carolina or states to the North will be required at loss time to claim a loss due to QPX.

Clams initially seeded at more than 80 per square foot, will not be insurable against QPX.

The percent referenced in section 6(f) of the Cultivated Clam Pilot Crop Provisions shall be 300%.

The clam stages referenced in section 1 of the Cultivated Clam Pilot Crop Provisions are as follows:

- Stage 1 - Not applicable
- Stage 2 - Clams that are at least 10 mm in size seeded after July 15 of the most recent past crop year at a maximum density of 90 clams per square foot.
- Stage 3 - Clams that are at least 10 mm in size seeded before July 16 of the most recent past crop year at a maximum density of 90 clams per square foot.
- Stage 4 - Not applicable

Revisions for increased inventory are authorized for this county.

Replant payments are not authorized for this county.

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Liability of the stage 2 optional unit may be adjusted upward at loss time to reflect additional seeding as long as the total liability of the insurance contract does not exceed the total reported liability of the insurance contract. Otherwise, a timely revised inventory report must have been submitted.

In addition to the provisions of section 10(a) of the Cultivated Clam Pilot Crop Provisions, the cause of loss must be documented by a recognized marine authority and a copy of the documentation included with the claim before a loss payment can be made.

In addition to optional units based on non-contiguous lease sites as referenced in section 2(b) of the Cultivated Clam Pilot Crop Provisions, optional units will also be available based on stage as identified in these Special Provisions. Clams seeded during the year of insurance will be classified as stage 2 and are considered part of the appropriate optional unit.

Clams that were less than 10 mm at seeding will not be insurable until they have grown to at least 10 mm in size, have been appraised, and the appraisal amount entered on the inventory report as the number seeded. The survival factor is then applied.

As a requirement for insurance, Global Positioning System (GPS) coordinates are required to identify all growing locations insured by leases, parcels, permits, or license numbered growing sites. GPS coordinates are also required to identify areas subleased to other individuals or entities. GPS data needs to be collected using the NAD-83 (North American Datum 1983) datum. Data should be collected with a GPS capable of capturing position data with a horizontal accuracy of +/- 10-meters. You are required to provide these coordinates with sufficient detail to accurately identify each of the corners of the leases, parcels, permits, or license numbered growing sites and areas subleased to other individuals or entities. You must provide this information to your Approved Insurance Provider in digital format as latitude and longitude. Latitude values will contain a leading zero and will be considered as North, and longitude values will be considered as West. Each coordinate will be provided in the format: DDDMMddd where:

DDD = degrees (right justified and left zero filled where appropriate)

MM = minutes (right justified and left zero filled where appropriate)

ddd = decimal minutes, rounded where necessary to 3 positions

For example, Latitude: 03740109, Longitude: 12223825

A survival factor of 60% will be applied to the number of 10 mm or above clams that have been seeded. The resulting amount will be the maximum number of clams insurable regardless of stage.

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

#### Date

The Clam Inventory Value Report Date is shown in the Acreage Reporting date column.

#### Insurance Availability

Insurance will cease on any clams remaining on the lease on the third anniversary of their seeding date.

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In lieu of the definition of harvest in the Cultivated Clam Pilot Crop Provisions, clams that are removed from the growing location but not of sufficient size to be marketable, will not be insurable if returned to a growing location. The location of these uninsurable clams, as well as over-age uninsurable clams, must be noted on the Clam Inventory Value Report and the site map(s) submitted with the inventory report.