

Special Provisions of Insurance 2013 and Succeeding Crop Years

| | | |
|-----------------|---|---------------------------|
| Year: 2013 | Commodity: Adj. Gross Revenue-Lite (0061) | State: West Virginia (54) |
| Date: 8/14/2012 | Plan: Adjusted Gross Revenue - Lite (61) | County: Morgan (065) |

Program Dates for Insurable Types and Practices

| | | | | |
|--|-------------------------------|----------------------------|-------------------------------|--|
| Sales Closing Date 3/15/2013 | Earliest Planting Date | Final Planting Date | Acreage Reporting Date | Premium Billing Date 8/15/2013 |
|--|-------------------------------|----------------------------|-------------------------------|--|

| TP | Type | Practice |
|-------|-----------------------|---------------------------|
| T/P 1 | No Type Specified 997 | No Practice Specified 997 |

Statement

General

The cancellation and termination date is 1/31 of each subsequent year in accordance with the Adjusted Gross Revenue-Lite Insurance Policy.

Available coverage level and payment rate combinations, premium subsidy factors and administrative fees are as follows:

| Coverage Level Percent | Payment Rate Percent | Minimum Number of Agricultural Commodities Produced | Premium Subsidy Factor | Administrative Fee |
|------------------------|----------------------|---|------------------------|--------------------|
| 65 | 75 or 90 | 1 | 0.59 | \$30 |
| 75 | 75 or 90 | 1 | 0.55 | \$30 |
| 80* | 75 or 90 | 3 | 0.48 | \$30 |

* To qualify for the 80 percent coverage level, as shown in the chart above, you must produce at least a minimum of 3 qualifying commodities as determined by the Cost Estimator (available on the RMA web page) and shown on your farm report.

Income from commodities expected to produce less than the minimum requirement to count as separate commodities will be grouped together by the Cost Estimator to determine if the farm is eligible for higher coverage level choices. All commodities must be reported individually on the Annual Farm Report.

Notwithstanding the above, insurance will not be provided when the expected allowable income from potatoes is greater than 83.35 percent of the total expected allowable income for the insurance year.

Special Provisions of Insurance

2013 and Succeeding Crop Years

Year: 2013

Commodity: Adj. Gross Revenue-Lite (0061)

State: West Virginia (54)

Date: 8/14/2012

Plan: Adjusted Gross Revenue - Lite (61)

County: Morgan (065)

Coverage under the Adjusted Gross Revenue-Lite (AGR-Lite) Crop Insurance Policy is provided only on an insurance year basis as defined in the AGR-Lite policy. However, because FCIC uses the term "crop year" extensively throughout its system, that term will be used for the AGR-Lite policy for administrative purposes such as filing, accounting, and distribution of disaster relief benefits if provided by law. This limited use of the term "crop year" does not alter or displace the definition of insurance year contained in the AGR-Lite policy.

In lieu of section 5(c) of the policy, completion of the commodity profile form is no longer required.

If funding is available, you may be eligible to participate in a cost-share program in this county. Under such a cost-share program, RMA may pay a percentage of the amount of farmer owed premium and/or all or a portion of the administrative fee. The percentage of premium and amount of administrative fee paid by FCIC will be determined by the amount of funds made available and the number of participants. If funding is made available, the amount of premium and/or administrative fee to be paid by FCIC will be reflected on the billing statement.

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

In accordance with section 27(a), the statute authorizing the Noninsured Crop Disaster Assistance Program (NAP) states that if the producer is eligible to receive benefits under NAP and from any other USDA program for the same loss, the producer: (1) cannot receive benefits from both programs; and (2) must elect which benefit they wish to receive.

In lieu of Section 6(d) of the policy, you will be billed for any premium due and the applicable administrative fee not earlier than the premium billing date contained in the Special Provisions. The total due, plus any accrued interest, will be considered delinquent if it is not paid on or before the termination date. Premium must be paid by the termination date regardless of whether a claim is pending.

In Lieu of Section 17(b) of the policy, 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.