

Special Provisions of Insurance

2014 and Succeeding Crop Years

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|-----------------|---------------------------------------|-----------------------|
| Year: 2014 | Commodity: Rio Red & Star Ruby (0238) | State: Texas (48) |
| Date: 8/14/2012 | Plan: APH (90) | County: Hidalgo (215) |

Program Dates for Insurable Types and Practices

Sales Closing Date
11/20/2012

Earliest Planting Date

Final Planting Date

Acreage Reporting Date
1/15/2013

Premium Billing Date
8/15/2013

| TP | Type | Practice |
|-------|-----------|-----------------------------------|
| T/P 1 | Fresh 101 | Irrigated 002 |
| T/P 2 | Juice 102 | Irrigated 002 |
| T/P 3 | Fresh 101 | Organic(Certified) Irr. 702 *6 |
| T/P 4 | Juice 102 | Organic(Certified) Irr. 702 *6 |
| T/P 5 | Fresh 101 | Organic(Transitional) Irr. 712 *6 |
| T/P 6 | Juice 102 | Organic(Transitional) Irr. 712 *6 |

Statement

General

The juice option will be applicable to any contract where a fresh fruit option has not been elected by the insured in accordance with the Texas Citrus Fruit Crop Provisions.

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.

Definition of with frost protection: Applicable only to acreage protected by a sufficient number of approved type heaters or wind machines as determined by the Corporation and/or acreage on which recommended good chemical weed control practices are carried out.

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

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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.

Insurance Availability

In accordance with section 7(f) of the Texas Citrus Fruit Crop Provisions, acreage of any citrus fruit which is direct marketed will be insurable.