

Special Provisions of Insurance
2014 and Succeeding Crop Years

| | | |
|-----------------|--------------------------|------------------------|
| Year: 2014 | Commodity: Grapes (0053) | State: Washington (53) |
| Date: 7/25/2013 | Plan: APH (90) | County: Chelan (007) |

Program Dates for Insurable Types and Practices

Sales Closing Date
11/20/2013

Earliest Planting Date

Final Planting Date

Acres Reporting Date
1/15/2014

Premium Billing Date
8/15/2014

| TP | Type | Practice |
|--------|---------------------------------|---------------|
| T/P 01 | Cabernet Sauvignon 016 | Irrigated 002 |
| T/P 02 | Chenin Blanc 024 | Irrigated 002 |
| T/P 03 | Gewurztraminer 039 | Irrigated 002 |
| T/P 04 | Grenache 044 | Irrigated 002 |
| T/P 05 | Mataro/Mourvedre 050 | Irrigated 002 |
| T/P 06 | Cabernet Franc 015 | Irrigated 002 |
| T/P 07 | Semillon 083 | Irrigated 002 |
| T/P 08 | Malbec 101 | Irrigated 002 |
| T/P 09 | Red Zinfandel 113 | Irrigated 002 |
| T/P 10 | Chardonnay 023 | Irrigated 002 |
| T/P 11 | Merlot 051 | Irrigated 002 |
| T/P 12 | Muscat Blanc/M Canelli 055 | Irrigated 002 |
| T/P 13 | Pinot Blanc 066 | Irrigated 002 |
| T/P 14 | Pinot Noir 067 *9 | Irrigated 002 |
| T/P 15 | Sauvignon Blanc/Fume Blanc 081 | Irrigated 002 |
| T/P 16 | Tempranillo/Valdepenas 092 | Irrigated 002 |
| T/P 17 | White/Johannisberg Riesling 093 | Irrigated 002 |
| T/P 18 | Pinot Gris/Pinot Grigio 098 | Irrigated 002 |
| T/P 19 | Viognier 099 | Irrigated 002 |
| T/P 20 | Petit Verdot 100 | Irrigated 002 |

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| TP | Type | Practice |
|--------|-------------------------------|--------------------------------|
| T/P 21 | Syrah/French Syrah-Shiraz 196 | Irrigated 002 |
| T/P 22 | Niagara 199 | Irrigated 002 |
| T/P 23 | Concord 200 | Irrigated 002 |
| T/P 24 | Sangiovese/Sangioveseto 376 | Irrigated 002 |
| T/P 25 | Lemberger 581 | Irrigated 002 |
| T/P 26 | Muller Thurgau 582 | Irrigated 002 |
| T/P 27 | Pinot Noir For Sparkling 584 | Irrigated 002 |
| T/P 28 | Other White Varieties 590 | Irrigated 002 |
| T/P 29 | Other Red/Pink Varieties 595 | Irrigated 002 |
| T/P 30 | Cabernet Sauvignon 016 | Organic(Certified) Irr. 702 *4 |
| T/P 31 | Chenin Blanc 024 | Organic(Certified) Irr. 702 *4 |
| T/P 32 | Gewurztraminer 039 | Organic(Certified) Irr. 702 *4 |
| T/P 33 | Grenache 044 | Organic(Certified) Irr. 702 *4 |
| T/P 34 | Mataro/Mourvedre 050 | Organic(Certified) Irr. 702 *4 |
| T/P 35 | Cabernet Franc 015 | Organic(Certified) Irr. 702 *4 |
| T/P 36 | Semillon 083 | Organic(Certified) Irr. 702 *4 |
| T/P 37 | Malbec 101 | Organic(Certified) Irr. 702 *4 |
| T/P 38 | Red Zinfandel 113 | Organic(Certified) Irr. 702 *4 |
| T/P 39 | Chardonnay 023 | Organic(Certified) Irr. 702 *4 |
| T/P 40 | Merlot 051 | Organic(Certified) Irr. 702 *4 |
| T/P 41 | Muscat Blanc/M Canelli 055 | Organic(Certified) Irr. 702 *4 |
| T/P 42 | Pinot Blanc 066 | Organic(Certified) Irr. 702 *4 |
| T/P 43 | Pinot Noir 067 *9 | Organic(Certified) Irr. 702 *4 |

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|--------|---------------------------------|-----------------------------------|
| T/P 44 | Sauvignon Blanc/Fume Blanc 081 | Organic(Certified) Irr. 702 *4 |
| T/P 45 | Tempranillo/Valdepenas 092 | Organic(Certified) Irr. 702 *4 |
| T/P 46 | White/Johannisberg Riesling 093 | Organic(Certified) Irr. 702 *4 |
| T/P 47 | Pinot Gris/Pinot Grigio 098 | Organic(Certified) Irr. 702 *4 |
| T/P 48 | Viognier 099 | Organic(Certified) Irr. 702 *4 |
| T/P 49 | Petit Verdot 100 | Organic(Certified) Irr. 702 *4 |
| T/P 50 | Syrah/French Syrah-Shiraz 196 | Organic(Certified) Irr. 702 *4 |
| T/P 51 | Niagara 199 | Organic(Certified) Irr. 702 *4 |
| T/P 52 | Concord 200 | Organic(Certified) Irr. 702 *4 |
| T/P 53 | Sangiovese/Sangiovese 376 | Organic(Certified) Irr. 702 *4 |
| T/P 54 | Lemberger 581 | Organic(Certified) Irr. 702 *4 |
| T/P 55 | Muller Thurgau 582 | Organic(Certified) Irr. 702 *4 |
| T/P 56 | Pinot Noir For Sparkling 584 | Organic(Certified) Irr. 702 *4 |
| T/P 57 | Other White Varieties 590 | Organic(Certified) Irr. 702 *4 |
| T/P 58 | Other Red/Pink Varieties 595 | Organic(Certified) Irr. 702 *4 |
| T/P 59 | Cabernet Sauvignon 016 | Organic(Transitional) Irr. 712 *4 |
| T/P 60 | Chenin Blanc 024 | Organic(Transitional) Irr. 712 *4 |
| T/P 61 | Gewurztraminer 039 | Organic(Transitional) Irr. 712 *4 |
| T/P 62 | Grenache 044 | Organic(Transitional) Irr. 712 *4 |
| T/P 63 | Mataro/Mourvedre 050 | Organic(Transitional) Irr. 712 *4 |
| T/P 64 | Cabernet Franc 015 | Organic(Transitional) Irr. 712 *4 |
| T/P 65 | Semillon 083 | Organic(Transitional) Irr. 712 *4 |
| T/P 66 | Malbec 101 | Organic(Transitional) Irr. 712 *4 |

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|--------|---------------------------------|-----------------------------------|
| T/P 67 | Red Zinfandel 113 | Organic(Transitional) Irr. 712 *4 |
| T/P 68 | Chardonnay 023 | Organic(Transitional) Irr. 712 *4 |
| T/P 69 | Merlot 051 | Organic(Transitional) Irr. 712 *4 |
| T/P 70 | Muscat Blanc/M Canelli 055 | Organic(Transitional) Irr. 712 *4 |
| T/P 71 | Pinot Blanc 066 | Organic(Transitional) Irr. 712 *4 |
| T/P 72 | Pinot Noir 067 *9 | Organic(Transitional) Irr. 712 *4 |
| T/P 73 | Sauvignon Blanc/Fume Blanc 081 | Organic(Transitional) Irr. 712 *4 |
| T/P 74 | Tempranillo/Valdepenas 092 | Organic(Transitional) Irr. 712 *4 |
| T/P 75 | White/Johannisberg Riesling 093 | Organic(Transitional) Irr. 712 *4 |
| T/P 76 | Pinot Gris/Pinot Grigio 098 | Organic(Transitional) Irr. 712 *4 |
| T/P 77 | Viognier 099 | Organic(Transitional) Irr. 712 *4 |
| T/P 78 | Petit Verdot 100 | Organic(Transitional) Irr. 712 *4 |
| T/P 79 | Syrah/French Syrah-Shiraz 196 | Organic(Transitional) Irr. 712 *4 |
| T/P 80 | Niagara 199 | Organic(Transitional) Irr. 712 *4 |
| T/P 81 | Concord 200 | Organic(Transitional) Irr. 712 *4 |
| T/P 82 | Sangiovese/Sangiovento 376 | Organic(Transitional) Irr. 712 *4 |
| T/P 83 | Lemberger 581 | Organic(Transitional) Irr. 712 *4 |
| T/P 84 | Muller Thurgau 582 | Organic(Transitional) Irr. 712 *4 |
| T/P 85 | Pinot Noir For Sparkling 584 | Organic(Transitional) Irr. 712 *4 |
| T/P 86 | Other White Varieties 590 | Organic(Transitional) Irr. 712 *4 |
| T/P 87 | Other Red/Pink Varieties 595 | Organic(Transitional) Irr. 712 *4 |

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.

Practice

- *4 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

In accordance with section 3(d) of the Grape Crop Provisions, the price contained in your grape contract may be used for your price election. The contract price used will be the amount per ton specified in the contract without regard to incentives or discounts. If more than one contract price exists, the established price election will be the weighted average for all adjusted contract prices. In no case will the price be greater than the Maximum Contract Price provided in the Actuarial Documents for the applicable grape type/variety. Grapes may be insured using the contract price only if: 1) a written contract is in effect between the producer and a winery or a processor for the current crop year; 2) the contract states amount that will be paid per ton and number of tons or acres contracted; 3) a copy of the contract(s) is provided to us no later than the acreage reporting date; 4) all production from insurable acreage of the variety must be grown under a grape contract; and 5) acreage is insured at a buy-up level of coverage.

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 within the Prices Tab of these Actuarial Documents.

Insurance Availability

Insurable age of vines: Fourth growing season after being set out.

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- *9 In addition to the Grape Crop Provisions requirements of insurability, Pinot grapes shall be insurable as Pinot Noir only if:
- 1) the grapes are properly and timely pruned for the purposes of producing a Pinot varietal wine; and
 - 2) the majority of Pinot tonnage was utilized for the production of a varietal Pinot wine in at least two of the previous three crop years.

Failure to comply with either of these conditions will result in the Pinot grapes being insurable as Pinot Noir for Sparkling.