

**Special Provisions of Insurance**  
**2015 and Succeeding Crop Years**

Year: 2015	Commodity: Oranges (0227)	State: California (06)
Date: 8/21/2013	Plan: Actual Revenue History (47)	County: Tulare (107)

**Program Dates for Insurable Types and Practices**

<b>Sales Closing Date</b> 11/20/2013	<b>Earliest Planting Date</b>	<b>Final Planting Date</b>	<b>Acreage Reporting Date</b> 1/15/2014	<b>Premium Billing Date</b> 8/15/2014
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TP	Type	Practice
T/P 1	Navel 134	Irrigated 002
T/P 2	Navel 134	Organic(Certified) Irr. 702 *10
T/P 3	Navel 134	Organic(Transitional) Irr. 712 *10

**Statement**

**General**

**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.

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.

Definition of with frost protection: Applicable only to acreage adequately protected by frost protection equipment. Adequately protected means at least 40 serviceable heaters per acre or the number of wind machines that provide at least 5 propeller horsepower per acre. At least one wind machine is required for every ten acres regardless of propeller horsepower. Adequately protected also includes solid set sprinklers or foggers supplied by well water. The pump and well must have the capacity to supply water to all the acreage simultaneously. Only that acreage that can be supplied with water simultaneously will be considered adequately protected. We will determine the adequacy of the frost protection equipment for a unit.

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

The revenue reporting date will be the acreage reporting date.

The Catastrophic Risk Protection endorsement (CAT coverage) is not available.

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In accordance with the terms of section 9(d)(3) of the Crop Provisions, you must give notice of the intended destruction of the trees on or before August 1 following the date insurance attached. Destruction must be completed on or before the December 1 following the date insurance attached.

In accordance with Section 12(c)(4) of the ARH Naval Orange Pilot Crop Provisions, the unharvested production adjustment amount is \$0.70 per carton.

Navel oranges of size 113 and larger sizes shall be considered marketable if a container or bulk lot meets the standards promulgated at paragraph 1430.44 of Title 3 of the California Code of Regulations. Navel oranges of size 138 and smaller sizes shall be considered marketable only if that fruit is sold.

#### Practice

- \*10 In addition to any requirements for separate ARH yields and revenues (databases) contained in the policy and in FCIC approved procedures, separate databases for certified and transitional acreage are required for any insured crop grown using an organic farming practice. Only acreage, production, and revenue history from each acreage type of the organic farming practice will be contained in the applicable database. Each database will include production, acreage, and revenue from any applicable buffer zone. Acreage, production, and revenue records of the insured crop from transitional acreage will be used to establish the certified organic approved ARH Revenue when such acreage initially qualifies as certified organic acreage. A variable T-Revenue will be used to complete the database, if required. Amounts shown on the Transitional Revenue Substitution Table and the Transitional Yield Substitution Table apply to the organic farming practice.