

## Special Provisions of Insurance

### 2015 and Succeeding Crop Years

Year: 2015	Commodity: Macadamia Trees (0024)	State: Hawaii (15)
Date: 7/21/2014	Plan: Dollar Amount Of Insurance (50)	County: Kauai (007)

### Program Dates for Insurable Types and Practices

**Sales Closing Date**  
12/31/2014

**Earliest Planting Date**

**Final Planting Date**

**Acreage Reporting Date**  
2/15/2015

**Premium Billing Date**  
8/15/2015

TP	Type	Practice
T/P 1	No Type Specified 997	Non-Irrigated 003
T/P 2	No Type Specified 997	Irrigated 002
T/P 3	No Type Specified 997	Organic(Certified) Non-Irr. 713
T/P 4	No Type Specified 997	Organic(Certified) Irr. 702
T/P 5	No Type Specified 997	Organic(Transitional) Non-Irr. 714
T/P 6	No Type Specified 997	Organic(Transitional) Irr. 712

### Statement

#### General

If your average yield of Macadamia Nuts exceed 3,000 pounds per acre, and you have at least four (4) years of production history, you may increase the amount of insurance coverage on your macadamia tree policy. The formula to increase the reference maximum dollar amount, which will be capped at an index of 2.0, is as follows:

$$[\text{Units Average Yield} / 3,000 \text{ pounds per acre}] (\text{NTE } 2.0) \times \text{REF MAX \$ AMT by age.}$$

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.