

Special Provisions of Insurance

2015 and Succeeding Crop Years

| | | |
|-----------------|--------------------------|----------------------|
| Year: 2015 | Commodity: Grapes (0053) | State: Missouri (29) |
| Date: 7/21/2014 | Plan: APH (90) | County: Phelps (161) |

Program Dates for Insurable Types and Practices

| | | | | |
|---|-------------------------------|----------------------------|--|--|
| Sales Closing Date 11/20/2014 | Earliest Planting Date | Final Planting Date | Acreage Reporting Date 1/15/2015 | Premium Billing Date 8/15/2015 |
|---|-------------------------------|----------------------------|--|--|

| TP | Type | Practice |
|-------|----------------|-----------------------------------|
| T/P 1 | Group A 161 *4 | No Practice Specified 997 |
| T/P 2 | Group B 261 *5 | No Practice Specified 997 |
| T/P 3 | Group A 161 *4 | No Practice Specified (OC) 723 *6 |
| T/P 4 | Group B 261 *5 | No Practice Specified (OC) 723 *6 |
| T/P 5 | Group A 161 *4 | No Practice Specified (OT) 724 *6 |
| T/P 6 | Group B 261 *5 | No Practice Specified (OT) 724 *6 |

Statement

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.

Type

*4 Insurable Varieties for Group A: Buffalo, Catawba, Clinton, Concord, Fredonia, Ives, Niagara, Starkstar and Steuben.

*5 Insurable Varieties for Group B: Delaware, Diamond, Dutchess, Elvira, French/American Hybrids, Isabella, Missouri Riesling, and Norton (Cynthiana).

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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.

Date

The production reporting date will be the acreage reporting date.

Price

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 for Concords. Fifth growing season after being set out for all other varieties.