

Special Provisions of Insurance
2015 and Succeeding Crop Years

Year: 2015
Date: 7/21/2014

Commodity: Apples (0054)
Plan: APH (90)

State: Michigan (26)
County: Kent (081)

Program Dates for Insurable Types and Practices

Sales Closing Date
11/20/2014

Earliest Planting Date

Final Planting Date

Acres Reporting Date
1/15/2015

Premium Billing Date
8/15/2015

| TP | Type | Practice |
|--------|---------------------------------|------------------------------------|
| T/P 01 | Varietal Group B (Fresh) 115 *6 | Non-Irrigated 003 |
| T/P 02 | Varietal Group B (Fresh) 115 *6 | Irrigated 002 |
| T/P 03 | Varietal Group A (Fresh) 114 *5 | Non-Irrigated 003 |
| T/P 04 | Varietal Group A (Fresh) 114 *5 | Irrigated 002 |
| T/P 05 | Varietal Group C (Fresh) 116 *7 | Non-Irrigated 003 |
| T/P 06 | Varietal Group C (Fresh) 116 *7 | Irrigated 002 |
| T/P 07 | Fresh 111 | Non-Irrigated 003 |
| T/P 08 | Processing 112 | Non-Irrigated 003 |
| T/P 09 | Fresh 111 | Irrigated 002 |
| T/P 10 | Processing 112 | Irrigated 002 |
| T/P 11 | Varietal Group B (Fresh) 115 *6 | Organic(Certified) Non-Irr. 713 *8 |
| T/P 12 | Varietal Group B (Fresh) 115 *6 | Organic(Certified) Irr. 702 *8 |
| T/P 13 | Varietal Group A (Fresh) 114 *5 | Organic(Certified) Non-Irr. 713 *8 |
| T/P 14 | Varietal Group A (Fresh) 114 *5 | Organic(Certified) Irr. 702 *8 |
| T/P 15 | Varietal Group C (Fresh) 116 *7 | Organic(Certified) Non-Irr. 713 *8 |
| T/P 16 | Varietal Group C (Fresh) 116 *7 | Organic(Certified) Irr. 702 *8 |
| T/P 17 | Fresh 111 | Organic(Certified) Non-Irr. 713 *8 |
| T/P 18 | Processing 112 | Organic(Certified) Non-Irr. 713 *8 |
| T/P 19 | Fresh 111 | Organic(Certified) Irr. 702 *8 |
| T/P 20 | Processing 112 | Organic(Certified) Irr. 702 *8 |

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|--------|---------------------------------|---------------------------------------|
| T/P 21 | Varietal Group B (Fresh) 115 *6 | Organic(Transitional) Non-Irr. 714 *8 |
| T/P 22 | Varietal Group B (Fresh) 115 *6 | Organic(Transitional) Irr. 712 *8 |
| T/P 23 | Varietal Group A (Fresh) 114 *5 | Organic(Transitional) Non-Irr. 714 *8 |
| T/P 24 | Varietal Group A (Fresh) 114 *5 | Organic(Transitional) Irr. 712 *8 |
| T/P 25 | Varietal Group C (Fresh) 116 *7 | Organic(Transitional) Non-Irr. 714 *8 |
| T/P 26 | Varietal Group C (Fresh) 116 *7 | Organic(Transitional) Irr. 712 *8 |
| T/P 27 | Fresh 111 | Organic(Transitional) Non-Irr. 714 *8 |
| T/P 28 | Processing 112 | Organic(Transitional) Non-Irr. 714 *8 |
| T/P 29 | Fresh 111 | Organic(Transitional) Irr. 712 *8 |
| T/P 30 | Processing 112 | Organic(Transitional) Irr. 712 *8 |

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

In accordance with section 2(b) of the Apple Crop Provisions, you may divide a unit into optional units by type; however, you may not establish an optional unit for type "Fresh 111" in combination with an optional unit for a type identified as a Varietal Group in the actuarial documents. For each unit for which you qualify, you may not report type "Fresh 111" if you also report a type identified as a Varietal Group in the actuarial documents.

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- *5 Varietal Group A insurable varieties: Honeycrisp and SweeTango/Minneiska. Varietal Group A will include all commercially recognized selections and brand names, mutations, or sports; but, does not include hybrids created by crosses between the stated variety and any other varieties.
- *6 Varietal Group B insurable varieties: Cortland, Fuji, Gala, Jonagold, Jonathan, and McIntosh. Varietal Group B will include all commercially recognized selections and brand names, mutations, or sports; but, does not include hybrids created by crosses between the stated variety and any other varieties.
- *7 Varietal Group C insurable varieties: All other Apple varieties not specified in Group B or Group A if applicable.

Practice

- *8 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

If a contract price is available as shown in the actuarial documents, you may elect to have your price election determined in accordance with the Contract Price Addendum (CPA). If the crop provisions or special provisions provide a method to determine a contract price your price election will be determined in accordance with the crop provisions or special provisions and the CPA does not apply.