

## Special Provisions of Insurance

### 2015 and Succeeding Crop Years

Year: 2015	Commodity: Almonds (0028)	State: California (06)
Date: 7/21/2014	Plan: APH (90)	County: San Joaquin (077)

### Program Dates for Insurable Types and Practices

<b>Sales Closing Date</b> 12/31/2014	<b>Earliest Planting Date</b>	<b>Final Planting Date</b>	<b>Acreage Reporting Date</b> 3/15/2015	<b>Premium Billing Date</b> 8/15/2015
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TP	Type	Practice
T/P 1	No Type Specified 997	Irrigated 002
T/P 2	No Type Specified 997	Organic(Certified) Irr. 702 *4
T/P 3	No Type Specified 997	Organic(Transitional) Irr. 712 *4

### 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.

#### 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.

#### 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.

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### **Premium**

Any acreage in this county with a high risk area designation on the actuarial map will have a rate adjusted in accordance with the high risk area and map area rates table.

### **Insurance Availability**

In accordance with Section 6(e) of the Almond Crop Provisions, the insured may request the Risk Management Agency Regional Office to provide a determined yield to insure fifth leaf acreage; or to insure acreage in which 90 percent of the trees have not reached the sixth growing season after being set out.