

Special Provisions of Insurance
2015 and Succeeding Crop Years

| | | |
|-----------------|-------------------------------|---------------------|
| Year: 2015 | Commodity: Blueberries (0012) | State: Georgia (13) |
| Date: 7/21/2014 | Plan: APH (90) | County: Wayne (305) |

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 01 | Rabbiteye 001 | Non-Irrigated 003 |
| T/P 02 | Rabbiteye 001 | Irr. Without Frost Protection 042 |
| T/P 03 | Rabbiteye 001 | Irr. With Frost Protection 032 *4 *7 *13 |
| T/P 04 | Highbush 002 | Non-Irrigated 003 |
| T/P 05 | Highbush 002 | Irr. Without Frost Protection 042 |
| T/P 06 | Highbush 002 | Irr. With Frost Protection 032 *4 *7 *13 |
| T/P 07 | Rabbiteye 001 | Organic(Certified) Non-Irr. 713 *9 |
| T/P 08 | Rabbiteye 001 | Irr. Without Frost Protection(OC) 795 *9 |
| T/P 09 | Rabbiteye 001 | Irr. With Frost Protection(OC) 793 *4 *7 *9 *13 |
| T/P 10 | Highbush 002 | Organic(Certified) Non-Irr. 713 *9 |
| T/P 11 | Highbush 002 | Irr. Without Frost Protection(OC) 795 *9 |
| T/P 12 | Highbush 002 | Irr. With Frost Protection(OC) 793 *4 *7 *9 *13 |
| T/P 13 | Rabbiteye 001 | Organic(Transitional) Non-Irr. 714 *9 |
| T/P 14 | Rabbiteye 001 | Irr. Without Frost Protection(OT) 796 *9 |
| T/P 15 | Rabbiteye 001 | Irr. With Frost Protection(OT) 794 *4 *7 *9 *13 |
| T/P 16 | Highbush 002 | Organic(Transitional) Non-Irr. 714 *9 |
| T/P 17 | Highbush 002 | Irr. Without Frost Protection(OT) 796 *9 |
| T/P 18 | Highbush 002 | Irr. With Frost Protection(OT) 794 *4 *7 *9 *13 |

Statement

Special Provisions of Insurance

2015 and Succeeding Crop Years

| | | |
|-----------------|-------------------------------|---------------------|
| Year: 2015 | Commodity: Blueberries (0012) | State: Georgia (13) |
| Date: 7/21/2014 | Plan: APH (90) | County: Wayne (305) |

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.

If any production from any unit will be marketed directly to the consumer (without the intervention of a wholesaler, retailer, packer, processor, shipper or buyer), a pre-harvest crop appraisal is required. Notification to us must be provided at least 15 days before harvest begins. This requirement may be waived, in writing by the Regional Office, based upon evidence that acceptable supporting documentation is being maintained as required in the Crop Insurance Handbook.

- *4 In accordance with section 10(f) of the Blueberry Crop Provisions, if it is determined that frost protection equipment was not properly utilized for acreage insured under the Irrigated with Frost Protection practice the indemnity resulting from the freeze event for the affected acreage will be reduced by thirty-five (35) percent by multiplying the indemnity due by a factor of 0.65.

However, if low chill varieties are required to be insured under the Irrigated with Frost Protection practice as specified herein, and it is determined that frost protection equipment was not properly utilized, freeze damage will be considered an uninsurable cause of loss.

All first time insured blueberry acreage requires the completion of a pre-acceptance perennial crop inspection to determine insurability of the plantation. Additional inspections can be required at the discretion of the Regional Office.

A basic unit, as defined in section 1 (Definitions) of the Basic Provisions, may be divided into more than one optional unit by type (Rabbiteye or Highbush). For each optional unit, you must maintain written, verifiable records of planted acreage and harvested production for at least the previous crop year and file production reports based on those records to obtain a production guarantee.

Optional units will be determined when a timely filed acreage report is submitted and will not be subject to further division. Final unit determination will be made when adjusting a loss; however, no further division will be made at that time.

- *7 Blueberries grown and insured under the irrigated with frost protection practice will have irrigation water supplied through an overhead solid set irrigation system.

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

Special Provisions of Insurance

2015 and Succeeding Crop Years

| | | |
|-----------------|-------------------------------|---------------------|
| Year: 2015 | Commodity: Blueberries (0012) | State: Georgia (13) |
| Date: 7/21/2014 | Plan: APH (90) | County: Wayne (305) |

Practice

- *9 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.

Insurance Availability

In accordance with section 6(a)(3) of the Blueberry Crop Provisions, to be insurable, blueberry acreage must have produced an average of 1,000 pounds per acre in at least one of the three previous crop years unless allowed by written agreement.

- *13 Varieties requiring less than 300 chilling hours will only be insurable under the Irrigated With Frost Protection practice in this county.

Blueberry bushes pruned by mowing the bushes to the ground will not be insurable the first and second growing season after mowing. The crop will become insurable the third growing season after cutting the bushes to the ground.

Quality

In accordance with section 10(d) of the Blueberry Crop Provisions production to count for blueberries with 20 percent or greater damage will be determined as follows: If damaged blueberries are harvested and sold, divide the price per pound received (minus \$0.30 per pound for hand harvesting or \$0.15 per pound for machine harvesting) by the maximum price election for the county to determine the quality factor (not less than zero). Multiply the quality factor by the pounds of damaged production to determine the production to count for such damaged production. If the damaged blueberries have no net value (after subtracting the appropriate harvest cost shown above,) the production to count will be zero.