

Special Provisions of Insurance

2015 and Succeeding Crop Years

Year: 2015	Commodity: Avocados (0019)	State: Florida (12)
Date: 7/21/2014	Plan: APH (90)	County: Miami - Dade (086)

Program Dates for Insurable Types and Practices

Sales Closing Date 11/30/2014	Earliest Planting Date	Final Planting Date	Acreage Reporting Date 1/15/2015	Premium Billing Date 8/15/2015
---	-------------------------------	----------------------------	--	--

TP	Type	Practice
T/P 1	Early Varieties 056 *9	Non-Irrigated 003
T/P 2	Late Varieties 057 *8	Non-Irrigated 003
T/P 3	Early Varieties 056 *9	Organic(Certified) Non-Irr. 713 *10
T/P 4	Late Varieties 057 *8	Organic(Certified) Non-Irr. 713 *10
T/P 5	Early Varieties 056 *9	Organic(Transitional) Non-Irr. 714 *10
T/P 6	Late Varieties 057 *8	Organic(Transitional) Non-Irr. 714 *10

Statement

General

In addition to the requirements of section 3 for both the Basic Provisions and the Crop Provisions, reductions in acreage will be made when a decrease in the plant stand is greater than ten (10) percent of the original plant stand and density for any reported insurable block, based upon damaged or removed trees, vines or bushes (e.g., an eighty-two percent stand on 10.0 acres X .82 = 8.2 insured acres). In any subsequent crop year, acreage adjusted in accordance with this paragraph must be retained and updated based upon any additional reduction in stand. No increase in reduced acreage can be made without the Risk Management Agency (RMA) Regional Office (RO) authorization.

Any other adjustments in accordance with section 3 of the Crop Provisions for damage (other than plant stand) or a change in production method that reduces total production potential from previous levels (e.g., some plants within the reported block were buckhorned, stumped, or grafted), must be authorized by the RMA RO.

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.

In accordance with section 2 of the Avocado Crop Provisions, optional units by type are allowable.

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), pre-harvest crop appraisal is required. Notification to us must be provided at least 15 days before harvest begins.

Special Provisions of Insurance

2015 and Succeeding Crop Years

Year: 2015

Commodity: Avocados (0019)

State: Florida (12)

Date: 7/21/2014

Plan: APH (90)

County: Miami - Dade (086)

There is a one year lag period in reporting production. The latest APH crop year reported in the database is determined by subtracting 2 years from the current crop year.

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.

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

Type

*8 Late Varieties include: All other varieties not listed under Early Varieties.

*9 Early Varieties include: 232, Arue, Bassage, Bernecker, Beta, Biondo, Black Prince, Blair, Catalina, Christina, Collinson, Donnie, Dr. Dupuis, Fuchs, Gorham, Hardee, Hickson, K-5, K-9, Lisa, Loretta, Marcus, Miguel, Nadir, Nesbitt, Peterson, Pinelli, Pollock, Ruehle, Simmonds, Simpson, Tonnage, Tower 2, Trapp, Waldin.

Practice

*10 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.

Insurance Availability

In accordance with section 6(b) of the Avocado Crop Provisions, to be insurable, avocado acreage must have produced a minimum of 50 bushels of avocados per acre in one of the three previous crop years. Due to the lag year in reporting production, if the previous crop year's production is used to satisfy the minimum requirement, acceptable records of production for the previous crop year (substantiated by third party verification) must be maintained in the policyholder file. The production reporting date is the latest date for reporting qualifying production for the previous crop year.