

Special Provisions of Insurance

2016 and Succeeding Crop Years

| | | |
|-----------------|--------------------------|------------------------|
| Year: 2016 | Commodity: Lemons (0202) | State: California (06) |
| Date: 7/21/2014 | Plan: APH (90) | County: Fresno (019) |

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 | No Type Specified 997 | | | | Irrigated 002 | | | |
| T/P 2 | No Type Specified 997 | | | | Organic(Certified) Irr. 702 *8 | | | |
| T/P 3 | No Type Specified 997 | | | | Organic(Transitional) Irr. 712 *8 | | | |
| | Type Information | | | | Practice Information | | | |
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 1 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | Irrigated 002 | No Cropping Practice Specified 997 | No Organic Practice Specified 997 | No Interval Specified 997 |
| T/P 2 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | Irrigated 002 | No Cropping Practice Specified 997 | Organic(Certified) 001 | No Interval Specified 997 |
| T/P 3 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | Irrigated 002 | No Cropping Practice Specified 997 | Organic(Transitional) 002 | No Interval Specified 997 |

Statement

General

LEAF YEAR

The policy crop year is designated by the calendar year following the year in which bloom is normally set.

The LEAF YEAR of a block is determined by the crop year following set out. Trees set out before July 1st are considered year 1. To calculate the LEAF YEAR, subtract the set out year from the crop 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.

Special Provisions of Insurance

2016 and Succeeding Crop Years

| | | |
|-----------------|--------------------------|------------------------|
| Year: 2016 | Commodity: Lemons (0202) | State: California (06) |
| Date: 7/21/2014 | Plan: APH (90) | County: Fresno (019) |

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.

All true lemons (Citrus limon) and lemon hybrids are insurable under the commodity lemons.

There is only one citrus fruit group under lemons, which is no commodity type specified.

Frost protection means acreage adequately protected by frost protection equipment. Adequately protected means: 1) at least 40 serviceable heaters per acre; 2) the number of wind machines that provide at least 5 propeller horsepower per acre (at least one wind machine is required for every ten acres regardless of propeller horsepower); or 3) solid set sprinklers or foggers supplied by well water (the pump and well must have the capacity to supply water to all the acreage simultaneously). We will determine the adequacy of the frost protection equipment for a unit.

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.