

Special Provisions of Insurance

2016 and Succeeding Crop Years

| | | |
|-----------------|--|----------------------|
| Year: 2016 | Commodity: Banana Tree (0265) | State: Hawaii (15) |
| Date: 7/23/2015 | Plan: Tree Based Dollar Amount Of Insurance (40) | County: Hawaii (001) |

Program Dates for Insurable Types and Practices

Sales Closing Date
12/31/2015

Earliest Planting Date

Final Planting Date

Acreage Reporting Date
2/15/2016

Premium Billing Date
8/15/2016

| TP | Type | Practice |
|-------|------------------|--------------------------------|
| T/P 1 | Cavendish 117 *4 | No Practice Specified 997 |
| T/P 2 | Brazilian 118 *3 | No Practice Specified 997 |
| T/P 3 | Cavendish 117 *4 | No Practice Specified (OC) 723 |
| T/P 4 | Brazilian 118 *3 | No Practice Specified (OC) 723 |
| T/P 5 | Cavendish 117 *4 | No Practice Specified (OT) 724 |
| T/P 6 | Brazilian 118 *3 | No Practice Specified (OT) 724 |

Statement

General

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

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.

Type

*3 Brazilian varieties include: Dwarf Brazilian and Apple bananas.

*4 Cavendish varieties include: Chinese, Williams, Valery, Grand Nain, Bluefields, Dwarf Bluefields, and other bananas not considered Brazilian.

Price

Use 55% of the tree reference price for the appropriate stage, round up to the next cent when calculating the amount of protection per unit and the unit value for catastrophic coverage (CAT) policies.

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Premium

In lieu of section 7(h)(2)(i) of the Basic Provisions, notwithstanding section 7(h)(2) of the Basic Provisions, if you demonstrate you began farming for the first time after June 1 but prior to the beginning of the reinsurance year (July 1), you may be eligible for premium subsidy the subsequent reinsurance year without having form AD-1026 on file with FSA on or before June 1. For example, if you demonstrate you started farming for the first time on June 15, 2015, you may be eligible for premium subsidy for the 2016 reinsurance year without form AD-1026 on file with FSA.

Effective for any policy with a sales closing date on or after July 1, 2015 but not later than June 30, 2016, in lieu of sections 2(c) and (d) of the Basic Provisions, you may not cancel your policy for the initial crop year, but after the initial crop year either you or we may cancel your policy by providing written notice to the other on or before the cancellation date shown in the Crop Provisions. However, for both new and carryover policies you may cancel your policy not later than 45 days after the cancellation date if all of the following are met:

1. You request through your agent and Approved Insurance Provider to query the FSA data regarding whether you have filed an AD-1026 with FSA and such query reveals that there is no AD-1026 on file for the identification number under which you seek, or have, insurance;
2. You believe the FSA information is in error and that a valid AD-1026 is on file;
3. You make application, or elect not to cancel an existing policy, based on this belief;
4. You request review not later than 15 days after the sales closing date, via your AIP, by RMA and FSA of your records and attempt to reconcile any discrepancy; and
5. The result of such process is that you do not have a valid AD-1026 on file.

If all of these conditions are not met, you are precluded from cancelling your policy until the next crop year and you will be responsible for all premium owed.