

## Special Provisions of Insurance

2016 and Succeeding Crop Years

Year: 2016	Commodity: Fresh Nectarines (0220)	State: California (06)
Date: 7/23/2015	Plan: APH (90)	County: Kings (031)

### Program Dates for Insurable Types and Practices

<b>Sales Closing Date</b> 1/31/2016	<b>Earliest Planting Date</b>	<b>Final Planting Date</b>	<b>Acreage Reporting Date</b> 3/15/2016	<b>Premium Billing Date</b> 8/15/2016
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TP	Type	Practice
T/P 1	Early Season 107 *5	Irrigated 002
T/P 2	Mid Season 108 *6	Irrigated 002
T/P 3	Late Season 109 *7	Irrigated 002
T/P 4	Early Season 107 *5	Organic(Certified) Irr. 702 *8
T/P 5	Mid Season 108 *6	Organic(Certified) Irr. 702 *8
T/P 6	Late Season 109 *7	Organic(Certified) Irr. 702 *8
T/P 7	Early Season 107 *5	Organic(Transitional) Irr. 712 *8
T/P 8	Mid Season 108 *6	Organic(Transitional) Irr. 712 *8
T/P 9	Late Season 109 *7	Organic(Transitional) Irr. 712 *8

### Statement

#### General

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.

#### 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 addition to, or instead of, establishing optional units by non contiguous land, optional units may be established by type as provided by section 2(b) of the Stonefruit Crop Provisions.

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

### Type

- \*5 Early Season - April Glo, Arctic Star, Burnectfive (Spring Flare 21), Burnectfourteen (Snow Flare 21), Burnectten (Spring Flare 20), Burnecttwelve (Sweet Flare 21), Crimson Baby, Diamond Bright, Diamond Pearl, Earliglo, Early Pearl, Honey Blaze, Honey Fire, Honey Lite, Honey May, June Brite, Kay Fire, Kay Glo, Kay Sweet, May Pearl, Mayfire, Mayglo, Polar Ice, Prima Diamond IV, Prince Jim 1, Red Jewel, Red Roy, Rose Bright, Rose Diamond, Royal Glo, Ruby Fire, Snow Kiss, Spring Fire, Zee Fire, Zee Grand.
- \*6 Mid Season - Arctic Angel, Arctic Glo, Arctic Jay, Arctic Rose, Arctic Sweet, Big Jim, Bright Pearl, Burnectfifteen (Summer Flare 27), Burnectseven (Summer Flare 28), Candy Gold, Candy Pearl, Candy White, Cream Supreme, Diamond Ray, Dragon Fire, Fire Pearl, Fire Sweet, Flame Glo, Flavortop, Grand Bright, Grand Candy, Grand Pearl, Grand Sweet, Honey Kist, Honey Royale, July Pearl, June Pearl, Juneglo, Kay Pearl, Mango, May Grand, Neptune, Prima Diamond IX, Prima Diamond VI, Prima Diamond VII, Prima Diamond X, Prima Diamond XIII, Prince Jim 3, Prince Jim, Red Delight, Red Diamond, Red Pearl, Ruby Bright, Ruby Diamond, Ruby Pearl, Ruby Sweet, Saucer, Sparkling June, Spring Bright, Spring Diamond, Spring Pearl, Spring Sweet, Sugar Pearl, Sugarine, Summer Bright, Summer Diamond, Summer Fire, Summer Grand, Summer Lion, Sun Diamond, Sure Fire, Sweet Dream, Sweet Scarlet, White Pearl.
- \*7 Late Season - Arctic Blaze, Arctic Gold, Arctic Mist, Arctic Pride, Arctic Queen, Arctic Snow/White Jewel, August Bright, August Fire, August Glo, August Lion, August Pearl, August Red, August Snow, August Sweet, Autumn Blaze, Bright Sweet, Burnecteleven (Summer Flare 30), Burnectfour (Summer Flare 35), Burnectseventeen (Summer Flare 32), Early Red Jim, Fairlane, Firebrite, Flamekist, Flaming Red, Giant Pearl, Honey Dew, Honey Diva, July Red, Kay Diamond, Late Le Grand, Late Pearl, Late Red Jim, Mid Glo, Mike's Red, P-R Red, Prima Diamond XIX, Prima Diamond XVIII, Prima Diamond XXIV, Prima Diamond XXVIII, Red Glen, Red Jim, Regal Pearl, Regal Red, Royal Giant, September Flare, September Free, September Pearl, September Red, SeptemberBright (26P-490), Sparkling Red, Sugar Supreme, Summer Blush, Summer Jewel, Summer Red, Sun Valley Sweet, Sunburst, Sunny Red, Terra White, Zee Glo, Zephyr. Any variety of fresh Nectarines not listed will be insured under the late season type.

### 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.

### 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

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.

### Quality

In accordance with section 1 of the Stonefruit Crop Provisions for Grade Standards, Production must meet U.S. No. 1 standards as modified by the latest California Tree Fruit Agreement publication for fresh nectarines.

In addition to section 11(c)(4) of the Stonefruit Crop Provisions, for harvested production subtract the Harvest Cost dollar amount shown on the Prices Tab of the Actuarial Information Browser from the price received by the insured to adjust for costs incurred for harvest and delivery; ensure all values are expressed in the commodity's unit of measure. The cost adjustment for harvest and delivery shall not be deducted from the fruit's value when the insured does not incur such expense or if such costs are not customary for the insured stonefruit crop.