

**Special Provisions of Insurance**  
2016 and Succeeding Crop Years

Year: 2016  
Date: 7/23/2015

Commodity: Fresh Freestone Peaches (0223)  
Plan: APH (90)

State: California (06)  
County: Kern (029)

**Program Dates for Insurable Types and Practices**

**Sales Closing Date**  
1/31/2016

**Earliest Planting Date**

**Final Planting Date**

**Acreage Reporting Date**  
3/15/2016

**Premium Billing Date**  
8/15/2016

| 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 *9 | 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 *9 | 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 *9 | 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.

## Special Provisions of Insurance 2016 and Succeeding Crop Years

|                 |   |                        |
|-----------------|---|------------------------|
| Year: 2016      | Commodity: Fresh Freestone Peaches (0223) | State: California (06) |
| Date: 7/23/2015 | Plan: APH (90)                            | County: Kern (029)     |

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

### Type

- \*5 Early Season - Babcock, Bev's Red, Brittney Lane, Burpeachfourteen (Spring Flame 20), Burpeachnineteen (Spring Flame 22), Burpeachone (Spring Flame 21), Burpeachsixteen, Candy Red, Country Sweet (10LA511), Crimson Lady, Crown Princess, David Sun, Earli Rich (83ED491), Earlitreat, Early babcock, Early Grand, Early May Crest, Gala Rich, Galaxy, Island Prince, Island Princess, Ivory Duchess, Ivory Princess, May Saturn (Early Saturn), May Princess, May Snow, May Sun, May Sweet, Prima Peach 13, Prima Peach IV,princess time, Queencrest, Rich Lady, Rich May (65EC75), Saturn, Sauzee Queen, Scarlet Queen, Sharise, Sierra Gem, Snow Angel, Snow Brite, Snow Kist, Snow Peak (Carlo Vanna 59Z200), Spring Gem, Spring Lady, Spring Snow (40GH121), Springcrest, Spring treat (60EF32), Sugar Time (214LC68), Sunlit Snow (72LE81), Supecheight (012-094), Supechfifteen, Supechnine (090-080), Supechsix (91002), Supechthirteen, Super Lady, Super Rich, Sweet Crest (76EE53), Sweet Kay, Sweet Scarlet, Zee Diamond.
- \*6 Mid Season - Bright Princess, Burpeachfive (July Flame), Burpeachfour (August Flame), Burpeachseven (Summer Flame 28), Burpeachsix (June Flame), Burpeachtwenty (Summer Flame), Burpeachtwo (Henry II), Candy Princess, Carson, Cassie, Coral Princess, Diamond Princess, Early Elegant Lady, Elberta, Elegant Lady, Fancy Lady, Flamecrest, Flaming Snow, Flavorcrest, Franciscan, Glacier White (25LLE149), Ice Princess, Ivory Queen, Jillie White, Joanna Sweet (41HC15), June Lady, June Pride, Klondike (103LB618), Magenta Gold, Magenta Queen, Natures #10, Peach-N-Cream, Pink Giant, Prima Peach 20, Prima Peach XV, Princess Gayle, Redtop, Royal Lady, Ruby Queen, Sierra Rich, Sierra Snow (2LG164), Snow Beauty, Snow Blaze, Snow Jewel, Snow King, Snow Princess, Strawberry, Sugar Giant, Sugar Lady, Summer Lady, Summer Sweet, Summer Zee (74EE338), Suncrest, Sweet Blaze, Sweet Dream, Sweet Gem, Sweet Mick, Valley Sweet, Vista, White Lady, Zee Lady.
- \*7 Late Season - Angelus, August Lady, Autumn Flame, Autumn Lady, Autumn Rose, Autumn Snow (Yukon King), Autumn Sun, Blum's Beauty, Burpeachfifteen (Summerflame34), Burpeachthree (September Flame), Cal Red, Champagne, Fairtime, Full Moon, Gypsy Red, Henry III, Henry IV, Kaweah (27R390), Last Tango, Late Ito Red, O Henry, Pink Moon, Pretty Lady, Prima Gattie 8, Prima Peach 23, Prima Peach XXVII, Ryan Sun, Scarlet Snow, September Blaze, September Snow, September Sun, Snow Fall, Snow Fire, Snow Gem (153LE108), Snow Giant, Snow Magic, Sprauge's Last Chance, Sugar Crisp, Summer Dragon, Summer Fling, Sweet Amber, Sweet Henry, Sweet September, Tra-Zee. Any variety of fresh freestone peaches 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.

### Date

- \*9 The calendar date for the end of the insurance period for the late season type is October 15.

## Special Provisions of Insurance 2016 and Succeeding Crop Years

Year: 2016                                      Commodity: Fresh Freestone Peaches (0223)                                      State: California (06)  
Date: 7/23/2015                                      Plan:                      APH (90)    County: Kern (029)

### 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.

### 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 freestone peaches.

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.