

Special Provisions of Insurance
2016 and Succeeding Crop Years

Year: 2016
Date: 7/23/2015

Commodity: Olives (0501)
Plan: APH (90)

State: California (06)
County: Fresno (019)

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 01 | Table (Manzanillo) 408 *9 | High Density (Irrigated) 253 |
| T/P 02 | Table (Manzanillo) 408 *9 | Standard Density (Irrigated) 250 |
| T/P 03 | Table (All Other) 409 *9 | High Density (Irrigated) 253 |
| T/P 04 | Table (All Other) 409 *9 | Standard Density (Irrigated) 250 |
| T/P 05 | Oil 048 | Super High Density (Irrigated) 256 |
| T/P 06 | Oil 048 | High Density (Irrigated) 253 |
| T/P 07 | Oil 048 | Standard Density (Irrigated) 250 |
| T/P 08 | Table (Manzanillo) 408 *9 | High Density (Irrigated) (OC) 254 *10 |
| T/P 09 | Table (Manzanillo) 408 *9 | Standard Density (Irrigated) (OC) 251 *10 |
| T/P 10 | Table (All Other) 409 *9 | High Density (Irrigated) (OC) 254 *10 |
| T/P 11 | Table (All Other) 409 *9 | Standard Density (Irrigated) (OC) 251 *10 |
| T/P 12 | Oil 048 | Super High Density (Irrigated) (OC) 257 *10 |
| T/P 13 | Oil 048 | High Density (Irrigated) (OC) 254 *10 |
| T/P 14 | Oil 048 | Standard Density (Irrigated) (OC) 251 *10 |
| T/P 15 | Table (Manzanillo) 408 *9 | High Density (Irrigated) (OT) 255 *10 |
| T/P 16 | Table (Manzanillo) 408 *9 | Standard Density (Irrigated) (OT) 252 *10 |
| T/P 17 | Table (All Other) 409 *9 | High Density (Irrigated) (OT) 255 *10 |
| T/P 18 | Table (All Other) 409 *9 | Standard Density (Irrigated) (OT) 252 *10 |
| T/P 19 | Oil 048 | Super High Density (Irrigated) (OT) 258 *10 |
| T/P 20 | Oil 048 | High Density (Irrigated) (OT) 255 *10 |

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| TP | Type | Practice |
|--------|---------|---|
| T/P 21 | Oil 048 | Standard Density (Irrigated) (OT) 252 *10 |

Statement

General

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

The insured crop will include olives grown on locations containing less than three contiguous acres of olives if such acreage: 1) Meets all other insurability requirements contained in the Crop Provisions; and 2) Will be located in the same or an adjoining section containing insured acreage that is part of the insured's olive unit.

Direct marketed olives will be insurable in this county.

OIL CONVERSION FACTOR

| Variety | Gallons per Ton |
|---------------------|-----------------|
| Ascolano | 25.0 |
| Arbequina | 35.5 |
| Arbosana | 40.0 |
| Barouni | 25.0 |
| Coratina | 45.0 |
| Frantoia | 40.0 |
| Koroneiki | 44.5 |
| Leccino | 30.0 |
| Manzanillo | 30.0 |
| Maurino | 37.5 |
| Mission | 45.0 |
| Moraiolo | 40.0 |
| Pendolino | 30.0 |
| Picual | 40.0 |
| Sevillano | 15.0 |
| Taggiasca | 40.0 |
| All Other Varieties | 40.0 |

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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.

The rules for determining set-out year and leaf year will apply for purposes of determining the number of growing seasons after hedging, topping, dehorning, or stumping.

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.

MINIMUM AGE/PRODUCTION REQUIREMENTS

| Olive Type/Practice | Minimum Number of Growing Seasons* After Setout | Minimum Production in Any One of the Most Recent Three Crop Years |
|-------------------------|---|---|
| Table (All Other) - SD | 5 | 2.5 tons/acre |
| Table (All Other) - HD | 4 | 2.5 tons/acre |
| Table (Manzanillo) - SD | 5 | 2.5 tons/acre |
| Table (Manzanillo) - HD | 4 | 2.5 tons/acre |
| Oil - SD | 5 | 100 gal/acre |
| Oil - HD | 4 | 100 gal/acre |
| Oil - SHD | 3 | 100 gal/acre |

*Leaf Years

Type

- *9 A unit (block) containing both Manzanillo and Sevillano table olives will be designated as the Manzanillo type if production of Manzanillo table olives is equal to or exceeds 90 percent of total production for the unit (block) for the most recent three crop years. All production from the unit (block) will be considered the Manzanillo type for purposes applicable to the olive crop insurance program.

If the percentage of Manzanillo production is less than 90 percent, the acreage, production records, production for loss adjustment, and all other purposes of the olive crop insurance program for the unit (block) must be reported based on the separate table types shown on the Special Provisions.

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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.

TREE DENSITY BY TYPE/PRACTICE

| Olive Type | Practice | Trees Per Acre |
|--------------------|----------|---------------------------|
| Table (All Other) | IRR-SD | less than or equal to 100 |
| Table (All Other) | IRR-HD | greater than 100 |
| Table (Manzanillo) | IRR-SD | less than or equal to 100 |
| Table (Manzanillo) | IRR-HD | greater than 100 |
| Oil | IRR-SD | less than or equal to 100 |
| Oil | IRR-HD | 101 - 450 |
| Oil | IRR-SHD | greater than 450 |

Date

The production reporting date will be the acreage reporting date.

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;

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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.