

## Special Provisions of Insurance

### 2020 and Succeeding Crop Years

Year: 2020	Commodity: Pecan Trees (0284)	State: Alabama (01)
Date: 12/20/2018	Plan: Tree Based Dollar Amount Of Insurance (40)	County: Pike (109)

### Program Dates for Insurable Types and Practices

**Sales Closing  
Date**  
5/15/2019

**Earliest  
Planting Date**

**Final  
Planting Date**

**End of Late Planting  
Period Date**

**Acreage  
Reporting Date**  
5/15/2019

**Premium  
Billing Date**  
3/1/2020

TP	Type	Practice
T/P 01	Group 1 Improved 791	Non-Irrigated 003
T/P 02	Group 1 Improved 791	Irrigated 002
T/P 03	Group 2 Improved 792	Non-Irrigated 003
T/P 04	Group 2 Improved 792	Irrigated 002
T/P 05	Group 3 Improved 793	Non-Irrigated 003
T/P 06	Group 3 Improved 793	Irrigated 002
T/P 07	Native 794	Non-Irrigated 003
T/P 08	Native 794	Irrigated 002
T/P 09	Seedling 795	Non-Irrigated 003
T/P 10	Seedling 795	Irrigated 002
T/P 11	Group 1 Improved 791	Organic(Certified) Non-Irr. 713
T/P 12	Group 1 Improved 791	Organic(Certified) Irr. 702
T/P 13	Group 2 Improved 792	Organic(Certified) Non-Irr. 713
T/P 14	Group 2 Improved 792	Organic(Certified) Irr. 702
T/P 15	Group 3 Improved 793	Organic(Certified) Non-Irr. 713
T/P 16	Group 3 Improved 793	Organic(Certified) Irr. 702
T/P 17	Native 794	Organic(Certified) Non-Irr. 713
T/P 18	Native 794	Organic(Certified) Irr. 702
T/P 19	Seedling 795	Organic(Certified) Non-Irr. 713

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TP	Type	Practice
T/P 20	Seedling 795	Organic(Certified) Irr. 702
T/P 21	Group 1 Improved 791	Organic(Transitional) Non-Irr. 714
T/P 22	Group 1 Improved 791	Organic(Transitional) Irr. 712
T/P 23	Group 2 Improved 792	Organic(Transitional) Non-Irr. 714
T/P 24	Group 2 Improved 792	Organic(Transitional) Irr. 712
T/P 25	Group 3 Improved 793	Organic(Transitional) Non-Irr. 714
T/P 26	Group 3 Improved 793	Organic(Transitional) Irr. 712
T/P 27	Native 794	Organic(Transitional) Non-Irr. 714
T/P 28	Native 794	Organic(Transitional) Irr. 712
T/P 29	Seedling 795	Organic(Transitional) Non-Irr. 714
T/P 30	Seedling 795	Organic(Transitional) Irr. 712

**Statement**

**General**

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

INSURABLE VARIETIES:

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Group 1	Group 2		Group 3
Amling	Baby B	Headquarters	Cape Fear
Apalachee	Byrd	Mandan	Desirable
Elliott	Caddo	McMillan	Farley
Forkert	Carter	Morrill	Giftpack
Frotscher	Creek	Nacono	Pawnee
Kanza	Cunard	Ocone	Schley
Kiowa	Curtis	Stuart	Success
Mahan	Eclipse	Sumner	
MoneyMaker	Ellis	Van Deman	
Moreland	Excel	Zinner	
Shoshoni	Gafford		
Surprise	Gloria Grande		

Any improved tree variety not listed in Groups 1 - 3 which is recommended for commercial pecan production by agricultural experts will be insurable under Group 2.

Limb Adjustment Percentage: 10 percent.

#### ADJUSTMENT FACTORS

Adjustment Factor - Partially and Fully Damaged Trees (Restoration Method 3)

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Canopy Loss Percent	Stage 1	Stage 2	Stage 3	Stage 4	Stage 5
Partially Damaged					
1% - 10%	.007	.023	.052	.059	.077
11% - 20%	.028	.037	.064	.069	.087
21% - 30%	.049	.050	.076	.079	.096
31% - 40%	.071	.064	.088	.090	.105
41% - 50%	.092	.078	.100	.100	.114
51% - 60%	.113	.092	.112	.110	.124
61% - 70%	.134	.105	.124	.121	.133
71% - 80%	.155	.119	.136	.131	.142
81% - 89%	.177	.133	.148	.141	.152
Fully Damaged					
Dehorning	.198	.147	.160	.152	.161

Adjustment Factor - Reset Trees (Restoration Method 4)

Stage	AL	AR	FL	GA	KS	LA	MO	MS	NM	OK	SC	TX (E)	TX (W)
I	0.495	0.479	0.452	0.330	0.487	0.464	0.483	0.421	0.436	0.460	0.309	0.481	0.395
II	0.395	0.419	0.366	0.238	0.430	0.370	0.417	0.335	0.379	0.401	0.225	0.415	0.319
III	0.509	0.541	0.475	0.329	0.542	0.484	0.538	0.450	0.502	0.524	0.312	0.533	0.426

RM 1 (With Stump Removal) - Removal/Replacement Cost Factors (Native Trees)

Stage	AL	AR	FL	GA	KS	LA	MO	MS	NM	OK	SC	TX (E)	TX (W)
I	0.19	0.19	0.22	0.16	0.19	0.18	0.19	0.17	0.16	0.18	0.16	0.21	0.15
II	0.17	0.18	0.19	0.12	0.18	0.16	0.18	0.14	0.15	0.17	0.12	0.19	0.13
III	0.27	0.28	0.29	0.19	0.30	0.25	0.29	0.23	0.27	0.29	0.19	0.30	0.23
IV	0.37	0.39	0.39	0.26	0.42	0.36	0.40	0.32	0.37	0.40	0.26	0.40	0.32
V	0.44	0.46	0.45	0.32	0.48	0.42	0.47	0.38	0.43	0.46	0.32	0.47	0.38

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### RM 2 (No Stump Removal) - Removal/Replacement Cost Factors - Native Trees

Stage	AL	AR	FL	GA	KS	LA	MO	MS	NM	OK	SC	TX (E)	TX (W)
I	0.10	0.09	0.10	0.06	0.10	0.09	0.10	0.08	0.08	0.09	0.10	0.09	0.10
II	0.08	0.08	0.08	0.04	0.08	0.07	0.08	0.06	0.07	0.08	0.08	0.08	0.08
III	0.25	0.25	0.25	0.15	0.28	0.23	0.27	0.20	0.23	0.26	0.25	0.25	0.25
IV	0.31	0.32	0.34	0.22	0.34	0.29	0.33	0.26	0.30	0.33	0.31	0.32	0.34
V	0.38	0.39	0.41	0.28	0.42	0.35	0.41	0.32	0.37	0.40	0.38	0.39	0.41

### Price

Use 55% of the reference maximum price for the appropriate stage and restoration method (RM1 or RM2), round up to the next cent when calculating the amount of protection per unit and the unit value for catastrophic coverage (CAT) policies.

### Insurance Availability

In accordance with section 11 of the Pecan Tree Crop Provisions, drought is an insurable cause of loss for pecan trees insured under a non-irrigated practice if:

1. The insured's Pecan Tree Insurance Policy is in force for three crop years including the crop year of application. For example: The crop year of application is the 2018 crop year. Drought will be a cause of loss on insured acreage listed on the insured's 2018 crop year acreage report beginning with the 2021 crop year of the insured's policy.
2. Insurable pecan tree acreage added to the insured's operation in any crop following the crop year of application will be subject to a three crop year waiting period beginning with the crop year the acreage is added before drought will be a cause of loss for such acreage.
3. The trees in the unit have a trunk diameter not less than 20.01 inches.
4. For each insurable block, the number of trees per acre for the stage does not exceed the maximum number of trees shown in the following table:

Eastern Region	
	Trees/Acre*
Stage V	15

\*Includes native and seedling blocks

5. We inspect the trees before July 1 and determine the trees are not damaged due to drought or any other cause and we accept the trees.

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In accordance with the Pecan Tree Crop Provisions as contained in:

1. Section 8(a)(6), an insurable orchard will be a commercial orchard:
  - a. Containing at least 5 acres of an insurable pecan tree variety including seedling trees; or
  - b. Native pecan trees containing at least 20 acres of insurable pecan trees.
2. Section 9(b), an insurable block, as defined in section 1 of the Crop Provisions, must contain a number of insurable trees per acre equal to or greater than the minimum number of trees shown in the table below for each stage.

Eastern Region

Variety (improved) - Seedling Trees	Trees/Acre	Native Trees	Trees/Acre
Stage I	18	Stage I	10
Stage II	18	Stage II	10
Stage III	18	Stage III	10
Stage IV	13	Stage IV	7
Stage V	9	Stage V	4

If the block contains more than one stage, the minimum number trees for the block will be a weighted average of the minimum tree number shown in the table for each stage (rounded to the nearest whole tree). For example, the block contains 1,000 native trees: 600 stage III trees (60%); 300 stage IV trees (30%); and 100 stage V trees (10%). The minimum number of trees/acre for the block is 9  $[(10 \times .60) + (7 \times .30) + (4 \times .10) = 8.5]$ .