

Special Provisions

2026 and Succeeding Crop Years

Year: 2026 Commodity: Nursery (NVS) (1010) Use All or Assign All
 Date: 12/18/2024 Plan: Dollar Amount Of Insurance (50) County: Worcester (027)

Program Dates for Insurable Types and Practices

Sales Closing Date 5/1/2025	Cancellation Date 5/31/2025	Earliest Planting Date	Final Planting Date	End of Late Planting Period Date	Acreage Reporting Date
Premium Billing Date 3/1/2026	End of Insurance Date 5/31/2026	Termination Date 5/31/2026	Contract Change Date 1/31/2026	Production Reporting Date	Insured's Production Reporting Date

TP	Type	Practice
T/P 01	Foliage 068	Container 008
T/P 02	Foliage 068	Field Grown 007
T/P 03	Liners 071	Container 008
T/P 04	Annual Plants and Plants Grown for 1 Yr or Less 840	Container 008
T/P 05	Herbaceous Biennials and Perennials 841	Container 008
T/P 06	Vines 842	Container 008
T/P 07	Vines 842	Field Grown 007
T/P 08	Broadleaf Evergreen Trees and Shrubs 843	Container 008
T/P 09	Broadleaf Evergreen Trees and Shrubs 843	Field Grown 007
T/P 10	Coniferous Evergreen Trees and Shrubs 844	Container 008
T/P 11	Coniferous Evergreen Trees and Shrubs 844	Field Grown 007
T/P 12	Deciduous Trees and Shrubs 845	Container 008
T/P 13	Deciduous Trees and Shrubs 845	Field Grown 007
T/P 14	Palms 846	Container 008
T/P 15	Palms 846	Field Grown 007
T/P 16	Cycads 847	Container 008
T/P 17	Cycads 847	Field Grown 007

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Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Worcester (027)

Special Provisions 2026 and Succeeding Crop Years

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County: Worcester (027)

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General

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

If during any of the three most recent crop years you incurred a paid crop insurance indemnity due to excess moisture or flood that was not associated with a named storm (hurricane, typhoon, or tropical storm named and designated as such by the National Oceanic and Atmospheric Administration's National Hurricane Center, or its successor), we will not insure against any future losses due to excess moisture or flood not associated with a named storm unless you make improvements to your nursery to mitigate future losses from these perils. At your request, we will inspect the improvements and, if acceptable, approve the nursery for renewed coverage against these perils.

In accordance with section 10(c)(1) of the Crop Provisions, viral infection of orchids is a covered cause of loss provided that the infected plants exhibit explicit physical symptoms of the disease (e.g., color break of flowers, ring-spot lesions, etc.). Additionally, in accordance with section 10(c)(5), asymptomatic plants for which the only damage is failure to grow to an expected size or failure to produce an expected number of flowers will not be considered damaged by an insurable cause of loss.

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Date: 12/18/2024

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Special Provisions 2026 and Succeeding Crop Years

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PROHIBITED PLANTS - Any plant classified by a state or county as illegal to grow or sell in the county in which the nursery is located is uninsurable. For example, growing or selling plants classified as invasive species is illegal in many states and counties. No indemnity will be paid on any such plant.

Image Factors:

Condition	Degree of Damage	Damage Factor
For Liners and Annual Plants Plant Categories		
Undamaged	10%	0.00
Dead/Zero Market Value	Dead or damaged to the extent the plant has zero market value and cannot be marketed	1.00
A		
For all other plant categories		
Undamaged	less than 10%	0.00
Retained Damaged	equal to or greater than 10%	0.50
Discarded Damaged	equal to or greater than 10%	0.75
Dead/Zero Market Value	Dead or damaged to the extent the plant has zero market value and cannot be marketed	1.00

In addition to section 1 of the Crop Provisions, the definition of standard nursery containers will include: (a) herbaceous biennial and perennial plants that are grown in the field in containers without a bottom in a manner that allows the plants' roots to grow into the ground, and (b) for all other plant categories, containers without a bottom that are placed on a barrier that will not permit the plants' roots, other than fibrous roots, to grow into the ground.

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† Liners consisting of Perennials other than Palms, Cycads and Perennials grown as Annuals.

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Special Provisions 2026 and Succeeding Crop Years

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I. General Cold Protection Facts

B. Objectives for nursery container Cold Protection Requirements (CPRs):

- C. Both the Basic CPRs and the more specific Operational CPRs are required for containerized and container-grown plants based on the hardiness zone for the plant. If a plant is assigned to a specific Plant Category in a specific hardiness zone, then CPRs assigned to that Plant Category in that hardiness zone are required for that plant. If a plant is assigned to a specific Plant Category in a specific hardiness zone, then CPRs assigned to that Plant Category in that hardiness zone are required for that plant. If a plant is assigned to a specific Plant Category in a specific hardiness zone, then CPRs assigned to that Plant Category in that hardiness zone are required for that plant.

A. General Basic CPRs:

- ### B. Descriptive Basic CPRs.

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Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Worcester (027)

Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 12/18/2024

Commodity: Nursery (NVS) (1010)
Plan: Dollar Amount Of Insurance (50)

Use: 100% of 2024-2025
County: Worcester (027)

1. All container plants must be irrigated to maintain appropriate moisture levels needed for optimum growth and winter cold hardness.
2. Y hay, straw, etc.
3. Solar radiation protection via shade cloth or similar products must be provided as needed.
4. All plants must be provided cold and heat protection required to prevent winter injury, maintain dormancy during the winter, and to regain growth and vigor at
5. Structural and plant coverings shall consist of a polyethylene plastic film that is translucent (diffuse light transmission) or semi-transparent or slightly opaque
6. The use of hay, straw, etc.
7. Protection may be season-long or applied and removed as needed to provide freeze or frost protection in accordance with Good Nursery Practices. The timing of protection application and removal, including venting during warm periods, can be as critical as the method of protection. The goal is to be Prepared
8. In providing proper cold protection, growers must consider the age or maturity of the plant as cold hardness varies according to the age of the plant with less mature plants being more subject to injury.
9. Consolidation of containers placed container-to-container pertains to placing individual containers as close together as possible to slow the rate of cooling of
10. Assignment of Operational CPRs are based on Plant Categories, however, some variation in protection needed can occur based on various species and

III. Operational Cold Protection Requirements.

- A. Glass, Lexan types, Polycarbonate sheeting or Double Translucent Poly Covered Walk-in Structure or an environmentally controlled building with plants standing up or lying down, with appropriate supplemental heat, humidity and irrigation to prevent cold, freeze, heat or desiccation damage.
- B. Structureless Plant Bed with plants laid down and consolidated container-to-container, with Poly plus 1 Hay plus Poly plus 1 Hay completely

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P. Overhead Irrigation System equipped with sufficient sprinklers, water volume and water pressure to provide complete coverage of all plants throughout the duration of potential frost damage.

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Unit Value: \$1000
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Worcester (027)

Q. Smudge Pots, Portable Heaters and/or Wind Machines with sufficient capacity to provide protection for all plants throughout the duration of potential frost damage.

R. No Protection.

UNREPORTED PLANT CATEGORIES - For catastrophic level of coverage, for each insured practice, you must insure and report on the NVR, the selected value of all insurable plant categories in each unit. Any unreported plant categories will not be insured. Additionally, in the event of a loss, we will calculate pre-loss actual unit value for each unreported plant category and assign the value proportionately to the pre-loss actual unit value. The plants in each unreported plant category will be listed as undamaged in the Appraisal Worksheet.

Type

Plants of any species produced in standard nursery or greenhouse containers such as plug trays, sheet pots, tray packs, and bedding packs with cells equal to or less than 3 inches across at the widest point of the cell interior and they must maintain a firm root ball when lifted from the container.

Plants of any species

Plants of any species produced in standard nursery or greenhouse containers such as plug trays, sheet pots, tray packs, and bedding packs with cells equal to or less than 3 inches across at the widest point of the cell interior and they must maintain a firm root ball when lifted from the container.

Liners in trays containing multiple species, subspecies, varieties or cultivars are not insurable.

Plants in connected containers (i.e. plug trays, sheet pots, tray packs and bedding packs) with cells larger than 3 inches across at the widest point of the cell interior and they must maintain a firm root ball when lifted from the container.

For cold protection purposes, liners consisting of Annual Plants & Plants Grown for One Year or Less, palms, cycads and, have separate Cold Protection Requirements from liners consisting of perennials other than palms, cycads and plants grown for one year or less.

(2) Annual Plants and Plants Grown for One Year or Less

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Special Provisions 2026 and Succeeding Crop Years

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Genera Included:

This does not include small plants of this category grown as Liners or plants grown as Foliage Plants.

(3) Herbaceous Biennial and Perennial Plants

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2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use of Funds: 2026-2027 AG D

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Worcester (027)

This does not include small plants of this category grown as Liners or plants grown as Foliage Plants.

Genera Included:

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Special Provisions 2026 and Succeeding Crop Years

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County: Worcester (027)

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Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Worcester (027)

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(4) Foliage Plants

Perennial woody or herbaceous plants with various growth habits grown for their attractive foliar attributes and primarily for use as indoor plants.

This does not include small plants of this category grown as Liners.

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Year: 2026

Commodity: Nursery (NVS) (1010)

U.S. Dollar Amount Of Insurance (50)

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Worcester (027)

Genera Included:

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 12/18/2024

Commodity: Nursery (NVS) (1010)
Plan: Dollar Amount Of Insurance (50)

U.S. Department of Agriculture
County: Worcester (027)

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Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use 100% of the dollar amount of insurance
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Worcester (027)

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(5) Vines

Perennial plants that have stems of a climbing or tenacious growth habit that can be herbaceous or woody.

This does not include small plants of this category grown as Liners or plants grown as Foliage Plants.

Genera Included:

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(6) Broadleaf Evergreen Trees and Shrubs

Plants that have broad leaves that remain green throughout the year; however, these broadleaf evergreen trees and shrubs remain insured as Broadleaf Evergreen Trees and Shrubs.

This does not include small plants of this category grown as Liners or plants grown as Foliage Plants.

Special Provisions 2026 and Succeeding Crop Years

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County: Worcester (027)

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	U.S. Forest Service (USFS)
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Worcester (027)

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(7) Coniferous Trees and Shrubs

Perennial woody trees and shrubs that have needle-like or scale-like leaves that remain on the plant for several seasons.

This does not include small plants of this category grown as Liners or plants grown as Foliage Plants.

Genera Included:

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(8) Deciduous Trees and Shrubs

Special Provisions 2026 and Succeeding Crop Years

Perennial woody deciduous trees and shrubs that lose their leaves seasonally.

This does not include small plants of this category grown as Liners or plants grown as Foliage Plants.

Genera Included:

Special Provisions 2026 and Succeeding Crop Years

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County: Worcester (027)

(9) Palms

Perennial fibrous (woody-like) or herbaceous plants that can have a prostrate, trunkless or trunk-forming growth habit resulting in a solitary or cluster-type structure. Large palmately, pinnately or costapalmately compound evergreen leaves form from the main stem.

This does not include small plants of this category grown as Liners or plants grown as Foliage Plants.

Genera Included:

Special Provisions 2026 and Succeeding Crop Years

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County: Worcester (027)

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Special Provisions 2026 and Succeeding Crop Years

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County: Worcester (027)

Genera Included: Ceratozamia, Cycas, Dioon, Encephalartos, Macrozamia, Zamia.

Insurance Availability

In accordance with sections 8(h) and (i) of the Crop Provisions, industrial hemp (*Cannabis sativa* L.), as defined in the Agricultural Marketing Act of 1946 (7 U.S.C. 1621 et seq.), is the only *Cannabis* species insurable under this policy and only when grown in accordance with the regulations governing industrial hemp production on the land the industrial hemp is produced, when grown and sold with the root system attached and are not stock plants or plants being grown solely for

the industrial hemp is produced in a state or tribal territory which has assumed regulatory responsibility for hemp production, you must comply with all requirements and provisions of the regulatory plan of that state or tribe and possess any license required by that plan. You must provide a copy of the license by the sales closing

harvested primarily for fiber, the seed must be adapted to fiber production). Industrial hemp that is unsalable or destroyed due to a delta-9 tetrahydrocannabinol (THC) level that exceeds 0.3 percent will be considered damaged due to uninsurable causes. You must notify us prior to destroying the industrial hemp, in accordance with section 11(a)(1) of the Crop Provisions.

All species and cultivars of *Crocus*, *Iris*, *Narcissus*, *Tulipa*, and *Hyacinthus* are insurable only after they are removed from cold storage, have broken dormancy, and are placed in the greenhouse (mandatory storage structure). The roots must be established and at least one inch of shoot growth must be visible for insurability.

In lieu of section 8(e) of the Crop Provisions, non-irrigated field grown plants will be insurable.

In order to be eligible for insurance coverage against flooding, all *Spathiphyllum* species and cultivars must be grown on benches or in some other way raised a minimum of 4" off the ground.