

Special Provisions

2026 and Succeeding Crop Years

Year: 2026 Commodity: Nursery (NVS) (1010) Use All or Assign
 Date: 12/18/2024 Plan: Dollar Amount Of Insurance (50) County: Berkshire (003)

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: 1001 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066 2067 2068 2069 2070 2071 2072 2073 2074 2075 2076 2077 2078 2079 2080 2081 2082 2083 2084 2085 2086 2087 2088 2089 2090 2091 2092 2093 2094 2095 2096 2097 2098 2099 2100
 Date: 12/18/2024 Plan: Dollar Amount Of Insurance (50) County: Berkshire (003)

| Type Information | | | | | Practice Information | | | |
|------------------|--------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------------|-----------------|-----------------------------------|---------------------------|
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 12 | Deciduous Trees And Shrubs 845 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Container 008 | No Organic Practice Specified 997 | No Interval Specified 997 |
| T/P 13 | Deciduous Trees And Shrubs 845 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Field Grown 007 | No Organic Practice Specified 997 | No Interval Specified 997 |
| T/P 14 | Palms 846 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Container 008 | No Organic Practice Specified 997 | No Interval Specified 997 |
| T/P 15 | Palms 846 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Field Grown 007 | No Organic Practice Specified 997 | No Interval Specified 997 |
| T/P 16 | Cyads 847 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Container 008 | No Organic Practice Specified 997 | No Interval Specified 997 |
| T/P 17 | Cyads 847 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Field Grown 007 | No Organic Practice Specified 997 | No Interval Specified 997 |

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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Leaf drop without death of the twigs, branches or stems is considered a normal response to cold and will not be considered as basis for a claim for all cultivars of Ficus benjamina, Ficus retusa, and Hibiscus rosa-sinensis; all species and cultivars of Ixora; and any genus, species, and cultivars of deciduous trees. Death of the twigs, branches, or stems is minimally required as a basis for claim.

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.

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Damage 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 |
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| 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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Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

U.S. Plant Hardiness Zone: 6

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Berkshire (003)

Cold Protection Requirements for Container Nursery Stock

I. General Cold Protection Facts

A. Plant root tissue does not harden off as fast as above-ground tissue. Plants in containers above the ground require more protection than when a plant is planted in the ground, as the ground serves as an effective insulator.

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

1. To provide effective and feasible cold protection methods for applicable Plant Categories in each hardiness zone.
2. To provide maximum insurability for applicable Plant Categories in each hardiness zone.

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. Good Nursery Practices are defined as horticultural practices generally in use in the United States for the production of nursery plants in making normal progress toward the stage of growth at which marketing can occur and are generally recognized by agricultural experts for the area where the plants are being grown, as compatible with the nursery plant production practices and weather conditions in the county.

II. Basic Cold Protection Requirements (CPRs).

A. General Basic CPRs:

1. All plants shall be managed in accordance with Good Nursery Practices.
2. Basic CPRs shall be required with all Operational CPRs.
3. Good Nursery Practices shall include management and operations that prevent plant stress relative to, but not limited to, the following factors: over and under irrigation; salt accumulation including increased fertilizer release from incorporated slow release fertilizers; insect or disease damage; improper fertilization, herbicide, insecticide and fungicide applications such as incorrect products, improper timing, incorrect calibration and/or rates, and species injury susceptibility. Consideration will be given to circumstances wherein the above are unattainable or impossible to implement.

B. Descriptive Basic CPRs.

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Use: 100% @ 0.00 AG D
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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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covering the plants and containers.

C. Structureless Plant Bed with plants laid down and consolidated container-to-container, with Poly plus 1 # of Hay plus Poly completely covering the plants and containers.

D. Structureless Plant Bed with plants laid down and consolidated container-to-container, with Poly and then 1 # of Hay completely covering the plants and containers.

E. Lexan type or Double Translucent Poly Covered Walk-in Structure with plants consolidated container-to-container, standing up or lying down, with thermo blanket (Fleece Fabric, Micro Foam, Spun-bound Fabric) completely covering the plants and containers.

F. Below Ground Pot-in-Pot System with adequate drainage to prevent water logging and excess salt accumulation.

G. White Poly Covered Low Hoop House, Cold Frame or Walk-in Structure with plants consolidated container-to-container, standing up or lying down, with thermo blanket (Fleece Fabric, Micro Foam, Spun-bound Fabric) completely covering the plants and containers.

H. Structureless Plant Bed with plants laid down and consolidated container-to-container, with thermo blanket (Fleece Fabric, Micro Foam, Spun-bound Fabric) plus White Poly completely covering the plants and containers.

I. Structureless Plant Bed with plants standing up and mulched with woodchips between containers and 1 # above the containers.

J. White Poly Covered Low Hoop House, Cold Frame or Walk-in Structure with plants consolidated container-to-container, standing up or lying down, plus White Poly completely covering the plants and containers.

K. Structureless Plant Bed with plants laid down covered with thermo blanket (Fleece Fabric, Micro Foam, Spun-bound Fabric) completely covering the plants and containers.

L. White Poly Covered Low Hoop House, Cold Frame or Walk-in Structure with plants consolidated container-to-container, standing up or lying down.

M. Structureless Plant Bed with plants standing up and covered with 1 # of Hay plus Poly completely covering the plants and containers.

N. Structureless Plant Bed with plants consolidated container-to-container standing up with the entire perimeter of the bed wrapped to the height of the container with a thermo blanket or similar material.

O. Shade Structure with shade fabric or woven translucent fabric and an Irrigation System capable of coating the structure with ice to form a Tent of Ice.

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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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

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 shall be treated as a separate 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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County: Berkshire (003)

Genera Included:

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

Genera Included:

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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 leaves that are evergreen, meaning they 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

Year: 2026

Commodity: Nursery (NVS) (1010)

Use: 1000

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Berkshire (003)

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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: Berkshire (003) |

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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

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|------------------|---------------------------------------|-------------------------|
| Year: 2026 | Commodity: Nursery (NVS) (1010) | Use: MMT 2.2 @ 1.0 AG D |
| Date: 12/18/2024 | Plan: Dollar Amount Of Insurance (50) | County: Berkshire (003) |

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:

