

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Controlled Environment (1020)	Use All @ ^ @ AG D
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Middlesex (017)

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	All Cut Flowers and Greenery 850	All Other Growing Media 206
T/P 02	All Cut Flowers and Greenery 850	Hydroculture (Irrigated) 205
T/P 03	All Cut Flowers and Greenery 850	Soil (Irrigated) 204
T/P 04	Vegetable and Other Food Crops 851	All Other Growing Media 206
T/P 05	Vegetable and Other Food Crops 851	Hydroculture (Irrigated) 205
T/P 06	Vegetable and Other Food Crops 851	Soil (Irrigated) 204
T/P 07	Food and Flower Seed Plants 852	All Other Growing Media 206
T/P 08	Food and Flower Seed Plants 852	Hydroculture (Irrigated) 205
T/P 09	Food and Flower Seed Plants 852	Soil (Irrigated) 204
T/P 10	Annual Bedding and Garden Plants 853	All Other Growing Media 206
T/P 11	Annual Bedding and Garden Plants 853	Hydroculture (Irrigated) 205
T/P 12	Annual Bedding and Garden Plants 853	Soil (Irrigated) 204
T/P 13	Perennial Bedding and Garden Plants 854	All Other Growing Media 206
T/P 14	Perennial Bedding and Garden Plants 854	Hydroculture (Irrigated) 205
T/P 15	Perennial Bedding and Garden Plants 854	Soil (Irrigated) 204
T/P 16	Bulbs, Rhizomes, Corms, and Tubers 855	All Other Growing Media 206
T/P 17	Bulbs, Rhizomes, Corms, and Tubers 855	Hydroculture (Irrigated) 205

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TP	Type				Practice			
T/P 18	Bulbs, Rhizomes, Corms, and Tubers 855				Soil (Irrigated) 204			
T/P 19	Foliage and Tropical Plants 856				All Other Growing Media 206			
T/P 20	Foliage and Tropical Plants 856				Hydroculture (Irrigated) 205			
T/P 21	Foliage and Tropical Plants 856				Soil (Irrigated) 204			
T/P 22	Trees and Shrubs Seedlings and Grafts 857				All Other Growing Media 206			
T/P 23	Trees and Shrubs Seedlings and Grafts 857				Hydroculture (Irrigated) 205			
T/P 24	Trees and Shrubs Seedlings and Grafts 857				Soil (Irrigated) 204			
T/P 25	Propagative Horticultural Materials 858				All Other Growing Media 206			
T/P 26	Propagative Horticultural Materials 858				Hydroculture (Irrigated) 205			
T/P 27	Propagative Horticultural Materials 858				Soil (Irrigated) 204			
	Type Information				Practice Information			
TP	Commodity Type	Class	Sub Class	Intended Use	Irrigation	Cropping	Organic	Interval
T/P 01	All Cut Flowers And Greenery 850	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	All Other Growing Media 106	No Organic Practice Specified 997	No Interval Specified 997
T/P 02	All Cut Flowers And Greenery 850	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Hydroculture 105	No Organic Practice Specified 997	No Interval Specified 997
T/P 03	All Cut Flowers And Greenery 850	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Soil 104	No Organic Practice Specified 997	No Interval Specified 997
T/P 04	Vegetable And Other Food Crops 851	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	All Other Growing Media 106	No Organic Practice Specified 997	No Interval Specified 997
T/P 05	Vegetable And Other Food Crops 851	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Hydroculture 105	No Organic Practice Specified 997	No Interval Specified 997
T/P 06	Vegetable And Other Food Crops 851	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Soil 104	No Organic Practice Specified 997	No Interval Specified 997

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	Type Information				Practice Information			
TP	Commodity Type	Class	Sub Class	Intended Use	Irrigation	Cropping	Organic	Interval
T/P 07	Food And Flower Seed Plants 852	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	All Other Growing Media 106	No Organic Practice Specified 997	No Interval Specified 997
T/P 08	Food And Flower Seed Plants 852	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Hydroculture 105	No Organic Practice Specified 997	No Interval Specified 997
T/P 09	Food And Flower Seed Plants 852	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Soil 104	No Organic Practice Specified 997	No Interval Specified 997
T/P 10	Annual Bedding And Garden Plants 853	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	All Other Growing Media 106	No Organic Practice Specified 997	No Interval Specified 997
T/P 11	Annual Bedding And Garden Plants 853	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Hydroculture 105	No Organic Practice Specified 997	No Interval Specified 997
T/P 12	Annual Bedding And Garden Plants 853	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Soil 104	No Organic Practice Specified 997	No Interval Specified 997
T/P 13	Perennial Bedding And Garden Plants 854	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	All Other Growing Media 106	No Organic Practice Specified 997	No Interval Specified 997
T/P 14	Perennial Bedding And Garden Plants 854	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Hydroculture 105	No Organic Practice Specified 997	No Interval Specified 997
T/P 15	Perennial Bedding And Garden Plants 854	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Soil 104	No Organic Practice Specified 997	No Interval Specified 997
T/P 16	Bulbs, Rhizomes, Corms, And Tubers 855	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	All Other Growing Media 106	No Organic Practice Specified 997	No Interval Specified 997

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	Type Information				Practice Information			
TP	Commodity Type	Class	Sub Class	Intended Use	Irrigation	Cropping	Organic	Interval
T/P 17	Bulbs, Rhizomes, Corms, And Tubers 855	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Hydroculture 105	No Organic Practice Specified 997	No Interval Specified 997
T/P 18	Bulbs, Rhizomes, Corms, And Tubers 855	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Soil 104	No Organic Practice Specified 997	No Interval Specified 997
T/P 19	Foliage Tropical Plants 856	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	All Other Growing Media 106	No Organic Practice Specified 997	No Interval Specified 997
T/P 20	Foliage Tropical Plants 856	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Hydroculture 105	No Organic Practice Specified 997	No Interval Specified 997
T/P 21	Foliage Tropical Plants 856	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Soil 104	No Organic Practice Specified 997	No Interval Specified 997
T/P 22	Trees And Shrubs Seedlings Grafts 857	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	All Other Growing Media 106	No Organic Practice Specified 997	No Interval Specified 997
T/P 23	Trees And Shrubs Seedlings Grafts 857	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Hydroculture 105	No Organic Practice Specified 997	No Interval Specified 997
T/P 24	Trees And Shrubs Seedlings Grafts 857	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Soil 104	No Organic Practice Specified 997	No Interval Specified 997
T/P 25	Propagative Horticultural Materials 858	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	All Other Growing Media 106	No Organic Practice Specified 997	No Interval Specified 997
T/P 26	Propagative Horticultural Materials 858	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Hydroculture 105	No Organic Practice Specified 997	No Interval Specified 997

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	Type Information				Practice Information			
TP	Commodity Type	Class	Sub Class	Intended Use	Irrigation	Cropping	Organic	Interval
T/P 27	Propagative Horticultural Materials 858	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Soil 104	No Organic Practice Specified 997	No Interval Specified 997

General

CE specific plants may produce plants or plant products as stated in the definition of "specific plant" in the Crop Provisions. For specific plants sold by the count, the quantity for calculations is actual number of such specific plants. For specific plants that are harvested, and the production is sold by weight, the number of pounds is the quantity for calculations. The number of cartons or other containers must be converted to an equivalent number of pounds. [Other measures may be used for calculations as long as it can be converted to number of pounds of production.]

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

Type

In accordance with the definition of "plant category" in the Crop Provisions, the following are insurable plant categories and their definitions. The list of genera & } œ ħ á Á ã ¢ Å æ Ö Ū ə ó Ø æ * [^ Á ħ Ĩ ° Á] | ^ Å æ Å ~ æ ħ Å Å • ä) Á | ə • Á Å Ū ə ó Ø æ * [^ È V @ Å ç Å [Å ħ - ä æ ^ È Ç Å å æ æ ā Å Á { ^ Á Å @ Ū | ə Ó Category Definitions, the specific plants may display attributes of a different Plant Category depending on the location in which it is grown. In this case, use the Plant Category definitions to determine the most appropriate Plant Category.

The CP lists the plant categories insurable under CE. For convenience, these are listed below. The Plant Category definitions in these Special Provisions and in the CE Insurance Standards Handbook help to determine the most appropriate Plant Category.

CE Plant Categories List with Definitions and Genera

(1) All Cut Flowers and Greenery

Definition: Specific plants for which the stem is separated from the plant on which it was grown to be sold as flower, foliage, or other ornamental.

Genera Included: Alstroemeria, Anemone, Antirrhinum, Anthurium, Argyranthemum, Aster, Calluna, Campanula, Cattleya, Celosia, Chamelaucium, Chrysanthemums, Cosmos, Cymbidium, Dahlia, Delphinium, Dendrobium, Dianthus, Freesia, Gerbera, Gladioli, Godetia, Gypsophila, Helianthus, Heliconia, Hydrangea, Ilex, Iris, Leptospermum, Liatris, Lily, Lilium, Limonium, Lisianthus, Matricaria, Narcissus, Phalaenopsis, Paeonia, Protea, Rosa, Solidago, Statice, Stephanotis, Thymelaeaceae, Trachelium, Tulipia, Zinnia, Zantedeschia, Zingiberaceae, Other cut flowers.

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Definition: Specific plants grown for their fruit and/or vegetative parts for the purpose of human consumption. Included are vegetables that can be food or ornamental such as ornamental peppers.

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Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Controlled Environment (1020)

U.S. Dollar Amount Of Insurance (50)

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Middlesex (017)

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(6) Bulbs, Rhizomes, Corms, and Tubers

Definition: True bulbs (daffodils, tulips, hyacinths, etc.) are structurally a short stem with fleshy leaves or leaf bases that function as food storage organs during dormancy. They produce stems from the base of the bulb and survive from year to year. Rhizomes (e.g., irises) are modified stems that grow along the soil surface. Growth buds form on a rhizome for next year's leaves and flowers. The original rhizome will not reflower and in time will need to be dug out. This includes stolons which are above ground. Corms (e.g., crocus, freesia, and gladiolus) are usually short squat stems filled with food storage tissue. Cormels (baby plants separated from Corms) are included. Tubers (e.g., dahlias and some begonias) are underground roots with fleshy, food-storing parts.

Genera for Dried Bulbs Included: Allium, Babiana, Colchicum, Crocosmia, Crocus, Dichelostemma, Freesia, Fritillaria, Galtonia, Hyacinthus, Hyacinthoides, Hyacinthoides, Hyacinthus, Ipheion, Iris, Leucojum, Lilium, Muscari, Narcissus, Tulipa.

Genera for Rhizomes Included: Abutilon, Curcuma, Phyllostachys, Zingiber.

Genera for Corms Included: Amorphophallus, Colocasia, Gladiolus, Iridaceae.

Genera for Tubers Included: Amorphophallus, Apios americana, Asteraceae, Begonia, Helianthus, Solanum.

(7) Foliage and Tropical Plants

Definition: Foliage Plants are perennial woody or herbaceous plants with various growth habits grown for their attractive foliar attributes and primarily for use as indoor plants. Tropical plants are native to the tropical regions of world. These plants may be grown in non-tropical regions in controlled environments and intended for sale to house or building use where the climate is controlled.

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Controlled Environment (1020)	Use: 1000
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Middlesex (017)

Genera for Foliage Plants Included: Acineta, Adaglossom, Adiantm, Aechmea, Aeonium, Aerangis, Aeschynanthus, Aglaonema, Albuca, Alexanderara, Aliceara, Alocasia, Altermanthera, Amesiola, Ananas, Androlepis, Anemia, Angiopteris, Angraecum, Anhurium, Aphelandra, Arachnis, Araecoccus, Aranda, Arundina, Ascocenda, Ascocentrum, Asparagus, Aspasia, Aspidistra, Asplenium, Astrolepis, Astrophytum, Athyrium, Austrocylindropuntia, Bakerara, Barkeria, Beallara, Beaucarnea, Begonia, Bifrenaria, Billbergia, Blechnum, Bletilla, Bollopetalum, Brassia, Brassidium, Brassoepidendrum, Brassolaeliocattleya, Bulbophyllum, Burrageara, Calanthe, Calamus, Carludovica, Cattleya, Caularthron, Cereus, Chlorophytum, Cirrhopetalum, Cischweinfia, Cissus, Codiaeum, Codonopsis, Coelogyne, Colmanara, Columnea, Congea, Cordyline, Coryanthes, Cotyledon, Crassula, Cremnosodum, Crossandra, Cryptocentrum, Ctenanthe, Cyathea, Cycnoches, Cylindropuntia, Cymbidiella, Cypripedium, Cyrtomium, Davallia, Degarmoara, Dendrobium, Dendrochilum, Diaphananthe, Didymochlaena, Dieffenbachia, Diplazium, Disocactus, Doodia, Doritis, Dracaena, Dryopteris, Dyckia, Echinocatus, Echinocereus, Eleutherococcus, Encyclia, Epidendrum, Epigeneium, Epilaeliocattleya, Epiphyllum, Epipremnum, Episcia, Epithelantha, Eria, Eucharis, Ferocactus, Fittonia, Gibasis, Gongora, Goniophlebium, Goodyera, Grammatophyllum, Graptopetalum, Graptophyllum, Graptosodum, Graptoveria, Guzmania, Gymnocalycium, Gynura, Habenaria, Haworthia, Hemigraphis, Hemionitis, Hohenbergia, Houletia, Howeara, Hoya, Humata, Hylocereus, Hypoestes, Iresine, Kalanchoe, Koellensteinia, Laelia, Laeliocattleya, Leea, Liparis, Lophocereus, Ludisia, Lygodium, Maclellanara, Macodes, Mammillaria, Maranta, Maxillaria, Medinilla, Microgramma, Microlepis, Microsorium, Miltassia, Miltonia, Miltonidum, Miltoniopsis, Makara, Monstera, Mormodes, Myriopteris, Neobenthamia, Neobuxbaumia, Neoregelia, Nepenthes, Nephrolepis, Odontioda, Odontobrasia, Odontocidium, Odontoglossum, Odontonia, Oeoniella, Oerstedella, Oncidiinae, Oncidium, Onychium, Opuntia, Othonna, Pachycereus, Pachyphytum, Pachypodium, Pachyveria, Paphiopedilum, Papilionanthe, Parodia, Pediocactus, Pellaea, Pentagramma, Peperomia, Pereskia, Pescatorea, Phaiocalanthe, Phaius, Phalaenopsis, Philodendron, Phlebodium, Phoenicophorium, Phragmipedium, Pilea, Pitcairnia, Platycerium, Plectranthus, Pleurothallis, Polypodium, Polyscias, Portulacaria, Psychopsis, Pteris, Pyrrosia, Radermachera, Renanthera, Restrepia, Rhipsalis, Rhynchostylis, Rodriguezia, Rumohra, Saintpaulia, Sanchezia, Sanderara, Sansevieria, Sarcoglottis, Schefflera, Schizanthus, Schlumbergera, Schomburgkia, Scindapsus, Sedevertia, Selaginella, Selenicereus, Sinningia, Sobralia, Sophronitis, Spathiphyllum, Spathoglottis, Spiranthes, Stanhopea, Stapelia, Stelis, Stenoglottis, Stenosarcos, Strelitzia, Stromanthe, Syngonium, Tacca, Tetramicra, Tillandsia, Trevesia, Trichantha, Tricopilia, Vanda, Vandopsis, Vanilla, Vascostylis, Vriecantarea, Vriesea, Vrieslandsia, Vuylstekeara, Wilsonara, Withnerara, Xanthosoma, Zamiculcas, Zootrophion, Zygonisia, Zygopetalum.

Genera for Tropical Plants Included: Aerides, Aglaonema, Anthurium, Alocasia, Apocynaceae, Araliaceae, Arecaceae, Begoniaceae, Bromeliaceae, Caladium, Cananga, Cannaceae, Cicinurus, Coleus, Cordyline, Croton, Dieffenbachia, Dracaena, Echinacea, Ficus, Gardenia, Gaura, Hamelia, Hibiscus, Monstera, Orchidaceae, Parotias, Penstemon, Philodendron, Rudbeckia, Salvia, Spathiphyllum, Tectona, Veronica.

(8) Trees and Shrubs Seedlings and Grafts

Definition: This includes broadleaf evergreens, coniferous and deciduous trees and shrubs. Broadleaf evergreens are perennial woody evergreens that have leaves throughout the year. In temperate zone winters, some broadleaf evergreen may lose their leaves. Coniferous trees and shrubs have needle-like or scale-like leaves that remain on the plant for several seasons. Deciduous trees and shrub are perennial and lose their leaves seasonally. Seedlings are insurable only after growth from seed has initiated. Grafted material is insurable only after graft union has formed.

Genera for Broadleaf Evergreen Trees and Shrubs Included:

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Special Provisions 2026 and Succeeding Crop Years

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County: Middlesex (017)

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Special Provisions 2026 and Succeeding Crop Years

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County: Middlesex (017)

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Genera for Coniferous Trees and Shrubs Included: *Abies*, *Afrocarpus*, *Agathis*, *Athrotaxis*, *Calocedrus*, *Cedrus*, *Cephalotaxus*, *Chamaecyparis*, *Cryptomeria*, *Cunninghamia*, *Cupressus*, *Fitzroya*, *Juniperus*, *Microbiota*, *Microcachrys*, *Nageia*, *Phyllocladus*, *Phyllodoce*, *Picea*, *Pinus*, *Platycladus*, *Podocarpus*, *Prumnopitys*, *Pseudotsuga*, *Saxegothaea*, *Sciadopitys*, *Sequoia*, *Sequoiadendron*, *Taxus*, *Thuja*, *Thujopsis*, *Tsuga*.

Genera for Deciduous Trees and Shrubs Included: Abeliophyllum, Acer, Acrocarpus, Adansonia, Adina, Adonis, Aesculus, Aglaia, Albizia, Aleurites, Alnus, Alstonia,

Special Provisions 2026 and Succeeding Crop Years

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County: Middlesex (017)

In accordance with section 8(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 harvest of buds, flowers, or greenery. You must comply with all applicable Federal regulations and any applicable state or tribal laws. Regardless of state or tribal law, the sale of hemp with a THC level greater than 0.3 percent will be considered the sale of a controlled substance. Controlled substances are not insurable. If 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 date. Industrial hemp must be produced using seed or plant cuttings adapted and appropriate for the intended use (for example, if planting industrial hemp to be 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.

Special Provisions
2026 and Succeeding Crop Years

Year: 2026	Commodity: Controlled Environment (1020)	Use: Horticulture (100)
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Middlesex (017)

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.