

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use All or Part of Crop ID
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Boone (005)

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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Type Information					Practice Information			
TP	Commodity Type	Class	Sub Class	Intended Use	Irrigation	Cropping	Organic	Interval
T/P 01	Foliage 068	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 02	Foliage 068	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 03	Liners 071	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 04	Annual Plants And Plants Grown For 1 Yr Or Less 840	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 05	Herbaceous Biennials And Perennials 841	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 06	Vines 842	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 07	Vines 842	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 08	Broadleaf Evergreen Trees And Shrubs 843	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 09	Broadleaf Evergreen Trees And Shrubs 843	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 10	Coniferous Evergreen Trees And Shrubs 844	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 11	Coniferous Evergreen Trees And Shrubs 844	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

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2026 and Succeeding Crop Years

Year: 2026 Commodity: Nursery (NVS) (1010) Use History: 2023-2024
 Date: 12/18/2024 Plan: Dollar Amount Of Insurance (50) County: Boone (005)

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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2026 and Succeeding Crop Years

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Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Boone (005)

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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Use: 100Y ^•cXa* ā āā ID

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Boone (005)

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. 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.
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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covering the plants and containers.

C. Structureless Plant Bed with plants laid down and consolidated container-to-container, with Poly plus 1 1/2" 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 1/2" 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 1/2" of Hay 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 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.

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 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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County: Boone (005)

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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Use: 1000 ^•cKa q ae ID

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Boone (005)

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

Genera Included:

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County: Boone (005)

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Year: 2026

Commodity: Nursery (NVS) (1010)

U.S. Farm Income Tax ID

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Boone (005)

Genera Included:

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Special Provisions					
2026 and Succeeding Crop Years					
1.	For the purpose of this contract, the term "Special Provisions" shall refer to the provisions set forth in this section.				
2.	The Contractor shall ensure that all work performed under this contract complies with the applicable laws, regulations, and standards of the State of California.				
3.	The Contractor shall maintain adequate records of all work performed and materials used, which shall be made available for review by the State upon request.				
4.	The Contractor shall provide regular progress reports to the State, detailing the status of the project and any issues encountered.				
5.	In the event of a dispute arising from this contract, the parties agree to resolve the matter through mediation or arbitration.				
6.	This contract shall remain in full force and effect until the completion of the project and payment in full.				
7.	The Contractor warrants that the work will be completed within the specified time frame and budget.				
8.	The State warrants that it will provide timely payments to the Contractor as required by the terms of this contract.				
9.	Both parties acknowledge that they have read and understand the terms and conditions of this contract.				
10.	This contract is entered into voluntarily and without duress, fraud, or coercion.				
11.	The Contractor agrees to indemnify and hold the State harmless from any claims, damages, or losses resulting from its negligence or breach of contract.				
12.	The State agrees to indemnify and hold the Contractor harmless from any claims, damages, or losses resulting from its negligence or breach of contract.				
13.	The Contractor shall comply with all applicable environmental regulations and standards during the course of the project.				
14.	The Contractor shall take appropriate measures to protect the safety of the public and workers throughout the project.				
15.	The Contractor shall obtain all necessary permits and approvals prior to commencing work.				
16.	The Contractor shall provide training and supervision for all personnel involved in the project.				
17.	The Contractor shall maintain clear communication channels with the State throughout the project.				
18.	The Contractor shall submit detailed proposals and estimates for all work and materials.				
19.	The Contractor shall adhere to the schedule of milestones established in the contract.				
20.	The Contractor shall ensure that all work is completed in accordance with the approved plans and specifications.				
21.	The Contractor shall provide evidence of insurance coverage for the duration of the project.				
22.	The Contractor shall cooperate fully with the State's inspection and monitoring activities.				
23.	The Contractor shall promptly address any concerns or complaints raised by the State.				
24.	The Contractor shall maintain the confidentiality of any sensitive information shared by the State.				
25.	The Contractor shall provide a final report summarizing the project outcomes and lessons learned.				
26.	The Contractor shall ensure that the project results are sustainable and meet the long-term needs of the community.				
27.	The Contractor shall engage with local stakeholders and organizations to foster collaboration and support.				
28.	The Contractor shall implement measures to minimize any potential negative impacts on the environment.				
29.	The Contractor shall prioritize the use of locally sourced materials and labor whenever feasible.				
30.	The Contractor shall conduct regular safety audits and risk assessments throughout the project.				
31.	The Contractor shall ensure that all equipment and vehicles used are properly maintained and licensed.				
32.	The Contractor shall follow strict protocols for handling hazardous materials, if applicable.				
33.	The Contractor shall establish a system for tracking and reporting project costs and expenditures.				
34.	The Contractor shall provide access to the project site at all times for authorized personnel.				
35.	The Contractor shall ensure that the project complies with all applicable accessibility requirements.				
36.	The Contractor shall implement measures to prevent and control erosion and sedimentation.				
37.	The Contractor shall develop and enforce a code of conduct for all project participants.				
38.	The Contractor shall provide ongoing technical assistance and support to the State after project completion.				
39.	The Contractor shall ensure that the project meets or exceeds the quality standards set forth in the contract.				
40.	The Contractor shall maintain accurate and up-to-date contact information for all key personnel.				
41.	The Contractor shall promptly respond to any requests for information or clarification from the State.				
42.	The Contractor shall ensure that the project is completed in a professional and ethical manner.				
43.	The Contractor shall adhere to the highest standards of integrity and honesty throughout the project.				
44.	The Contractor shall ensure that the project is completed in a timely and efficient manner.				
45.	The Contractor shall provide a comprehensive overview of the project's impact on the community.				
46.	The Contractor shall ensure that the project aligns with the state's strategic goals and priorities.				
47.	The Contractor shall maintain open lines of communication with the media and public.				
48.	The Contractor shall ensure that the project is transparent and accountable to the public.				
49.	The Contractor shall provide a detailed breakdown of the project's financial performance.				
50.	The Contractor shall ensure that the project is completed in a safe and secure manner.				

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County: Boone (005)

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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: Boone (005)

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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, flat leaves that are evergreen; 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 ^•cXa* a aQ I D

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Boone (005)

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2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

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Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Boone (005)

Genera Included:

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Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use Value: \$100,000
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Boone (005)

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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

Year: 2026

Commodity: Nursery (NVS) (1010)

U.S. Farm Income Tax ID

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Boone (005)

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:

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Special Provisions 2026 and Succeeding Crop Years

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County: Boone (005)

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(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: Boone (005)

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Special Provisions 2026 and Succeeding Crop Years

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County: Boone (005)

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.