

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use All or 1st 2nd
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

### Program Dates for Insurable Types and Practices

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

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

Special Provisions  
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000^1*
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

## Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use: 1000-1 \*

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Baldwin (009)

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

Special Provisions  
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000^1*
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

## Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use: 1000^1\* 2026

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Baldwin (009)

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.

Special Provisions  
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000^1*
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use All or Nothing
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

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.

À

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
À		
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.

Special Provisions  
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000^1*
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

## Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kMÖ^[! \* ãæQFD

County: Baldwin (009)

1  
 2  
 3  
 4  
 5  
 6  
 7  
 8  
 9  
 10  
 11  
 12  
 13  
 14  
 15  
 16  
 17  
 18  
 19  
 20  
 21  
 22  
 23  
 24  
 25  
 26  
 27  
 28  
 29  
 30  
 31  
 32  
 33  
 34  
 35  
 36  
 37  
 38  
 39  
 40  
 41  
 42  
 43  
 44  
 45  
 46  
 47  
 48  
 49  
 50  
 51  
 52  
 53  
 54  
 55  
 56  
 57  
 58  
 59  
 60  
 61  
 62  
 63  
 64  
 65  
 66  
 67  
 68  
 69  
 70  
 71  
 72  
 73  
 74  
 75  
 76  
 77  
 78  
 79  
 80  
 81  
 82  
 83  
 84  
 85  
 86  
 87  
 88  
 89  
 90  
 91  
 92  
 93  
 94  
 95  
 96  
 97  
 98  
 99  
 100  
 101  
 102  
 103  
 104  
 105  
 106  
 107  
 108  
 109  
 110  
 111  
 112  
 113  
 114  
 115  
 116  
 117  
 118  
 119  
 120  
 121  
 122  
 123  
 124  
 125  
 126  
 127  
 128  
 129  
 130  
 131  
 132  
 133  
 134  
 135  
 136  
 137  
 138  
 139  
 140  
 141  
 142  
 143  
 144  
 145  
 146  
 147  
 148  
 149  
 150  
 151  
 152  
 153  
 154  
 155  
 156  
 157  
 158  
 159  
 160  
 161  
 162  
 163  
 164  
 165  
 166  
 167  
 168  
 169  
 170  
 171  
 172  
 173  
 174  
 175  
 176  
 177  
 178  
 179  
 180  
 181  
 182  
 183  
 184  
 185  
 186  
 187  
 188  
 189  
 190  
 191  
 192  
 193  
 194  
 195  
 196  
 197  
 198  
 199  
 200  
 201  
 202  
 203  
 204  
 205  
 206  
 207  
 208  
 209  
 210  
 211  
 212  
 213  
 214  
 215  
 216  
 217  
 218  
 219  
 220  
 221  
 222  
 223  
 224  
 225  
 226  
 227  
 228  
 229  
 230  
 231  
 232  
 233  
 234  
 235  
 236  
 237  
 238  
 239  
 240  
 241  
 242  
 243  
 244  
 245  
 246  
 247  
 248  
 249  
 250  
 251  
 252  
 253  
 254  
 255  
 256  
 257  
 258  
 259  
 260  
 261  
 262  
 263  
 264  
 265  
 266  
 267  
 268  
 269  
 270  
 271  
 272  
 273  
 274  
 275  
 276  
 277  
 278  
 279  
 280  
 281  
 282  
 283  
 284  
 285  
 286  
 287  
 288  
 289  
 290  
 291  
 292  
 293  
 294  
 295  
 296  
 297  
 298  
 299  
 300  
 301  
 302  
 303  
 304  
 305  
 306  
 307  
 308  
 309  
 310  
 311  
 312  
 313  
 314  
 315  
 316  
 317  
 318  
 319  
 320  
 321  
 322  
 323  
 324  
 325  
 326  
 327  
 328  
 329  
 330  
 331  
 332  
 333  
 334  
 335  
 336  
 337  
 338  
 339  
 340  
 341  
 342  
 343  
 344  
 345  
 346  
 347  
 348  
 349  
 350  
 351  
 352  
 353  
 354  
 355  
 356  
 357  
 358  
 359  
 360  
 361  
 362  
 363  
 364  
 365  
 366  
 367  
 368  
 369  
 370  
 371  
 372  
 373  
 374  
 375  
 376  
 377  
 378  
 379  
 380  
 381  
 382  
 383  
 384  
 385  
 386  
 387  
 388  
 389  
 390  
 391  
 392  
 393  
 394  
 395  
 396  
 397  
 398  
 399  
 400  
 401  
 402  
 403  
 404  
 405  
 406  
 407  
 408  
 409  
 410  
 411  
 412  
 413  
 414  
 415  
 416  
 417  
 418  
 419  
 420  
 421  
 422  
 423  
 424  
 425  
 426  
 427  
 428  
 429  
 430  
 431  
 432  
 433  
 434  
 435  
 436  
 437  
 438  
 439  
 440  
 441  
 442  
 443  
 444  
 445  
 446  
 447  
 448  
 449  
 450  
 451  
 452  
 453  
 454  
 455  
 456  
 457  
 458  
 459  
 460  
 461  
 462  
 463  
 464  
 465  
 466  
 467  
 468  
 469  
 470  
 471  
 472  
 473  
 474  
 475  
 476  
 477  
 478  
 479  
 480  
 481  
 482  
 483  
 484  
 485  
 486  
 487  
 488  
 489  
 490  
 491  
 492  
 493  
 494  
 495  
 496  
 497  
 498  
 499  
 500  
 501  
 502  
 503  
 504  
 505  
 506  
 507  
 508  
 509  
 510  
 511  
 512  
 513  
 514  
 515  
 516  
 517  
 518  
 519  
 520  
 521  
 522  
 523  
 524  
 525

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

Special Provisions  
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000^1*
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026      Commodity: Nursery (NVS) (1010)      UIC: 1000011\*      FHD  
Date: 12/18/2024      Plan: Dollar Amount Of Insurance (50)      County: Baldwin (009)

### 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.

Special Provisions  
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000^1*
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use of FHD
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

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 EG of Hay plus Poly plus 1 EG of Hay completely

Special Provisions  
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000^1*
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

**Special Provisions**  
**2026 and Succeeding Crop Years**

Year: 2026	Commodity: Nursery (NVS) (1010)	Use All or None
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

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" 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 laid down and consolidated container-to-container, 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.

Special Provisions  
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000^1*
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use NVR: 1000^1*
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

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

Q. 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 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 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

Special Provisions  
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000^1*
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000^1 * 2000^1
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

Plants that complete their life cycle within one year including summer annuals and winter annuals.

Genera Included:

Abelmoschus	Àl[ , æ]æ	À~ & { ã	À[ à  ææ	Àã ] ã ^  æ
ÀÉ æð ã	Àææð à ð æ	À~ &  àææ	À~ æ	Àæð ð    •• ã
ÀÉ ^ æ {	Àæ^  à  æ	Àæ & •	À~ } ææ	À[  æ } {
ÀÉ&^æ	Àæ } æã ã E	Àl~ &æ	À æãæææ	Àæçæ
ÀÉ ææð @•	Àæð •æ {	À• & @ & @   : æ	À ææð  æ	Àæ^æ•
ÀÉ æ æð ã	Àæ {	À~ • ð { æ	À~  àæ } æ	À[  ^ } æ
ÀÉ ^æ@ {	À^   •æ	Àææ {	À^ { ^•æ	Àæ^ æ ^  æ
ÀÉ *^ ææ	Àæ æ & ã æ	Àæ^ æ	Àæ  æ æ	À^ àæ & {
ÀÉ æ@ã & •	Àæ•[ &^] æ {	À[ ^] æ   {	Àæ ^ à^ *æ	Àæ  æ
ÀÉ æ æ {	Àæ æ@	À[ [ ] @^] æ	Àæã {	À^æ
ÀÉ { [  ææ	Àæ~   •	À^à^ •ð^æ	À ^ : æ	Àæ } æ
À^æ	À ^ { ^	À^  æææ	À^ ææð	À
Àæ^ •	À[  æ à ^ {	À~ } } ^ { æ } æ	À^ æ	À
À æ@•& { ^	À[ • [ •	À[ ] æ } •	À^ð [ •^  {	À
À æ•ææ	À ^   ð æ } æ	Àææ	À^ç } æ	À

\* *Cannabis sativa* L is the only insurable species under the genus *Cannabis*.

In addition to the Annual Plants in this category, also included are herbaceous plants that are not Annual Plants, but they are plants that are grown for one year or less, mainly for annual seasonal celebrations, annual seasonal gardens and annual seasonal special occasions.

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

Genera Included: Colocasia, Lilium, Musa, Poinsettia, Solanum, Other Non-Annual Specific-use Species.

(3) Herbaceous Biennial and Perennial Plants

Plants that have non-woody stems and live for more than one year. In temperate zone winters, the above-ground growth of Herbaceous Biennial and Perennial Plants may die back to the ground; however, these Biennial and Perennial Plants remain insured as Herbaceous Biennial and Perennial Plants.

Special Provisions  
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000^1*
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

# Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use: 1000^1\* 0000

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Baldwin (009)

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

## Genera Included:

A

Acaena	À[ { æ^æ	À^*^} æ	Àæ~^æ	À[ ] @. ] ^{ ~{	À^!æ d[ ] @	À[æ ] [ &@ •
ÀBæ @•	À[ !æ [	À^! [ • ] ^{ æ	Àæ{ æ @•	À[ ç •	À^!æ ^	À[æ ^!æ &@ {
ÀB@^æ	À[ @æ &@ æ	À^! ] @ æ {	Àæ[ ] ^&@ æ	À[ â, æ æ	À^! [ ç^ æ	À[æ {
ÀB@•	À[ ^ ç^ æ	À^! } • æ^æ	Àæ[ ] &@ æ	À[ ç •	À^! • ææ	À[ çæ æ
ÀB[ •	À[ ^ çææ	À^! ææ	À^!æ &@ {	À[ : ^æ	À^æ æ •	À[ çæ æ
ÀB^ ^  æ	À[ ^ ç æ	À^! • &@ ] • æ	À^!æ æ {	À[ &@ æ	À^æ æ	À[ çæ ^  æ
ÀB[ æ ] [ ]	À[ æ@* [ ] æ	À^! • { æ @•	À^!æ æ {	À[ æ {	À^! [ &@ æ	À[ çæ ^  æ
ÀB[ ] æ {	À[ æ@] [ ] æ {	À^! • [ ] æ {	À^!æ @ { ~ {	À[ æ ] •	À^! [ &@ æ	À[ çæ [
ÀB[ ] •	À[ çæ æ	À^!æ ^  æ	À^!æ @•	À[ ^*^ {	À^! [ ] @ ç {	À[ çæ ç!
ÀB[ • &@ {	À[ æ æ	À^!æ @•	À^!æ @• {	À[ • æ@ ]	À^! [ ] @ æ æ	À[ ^* æ d {
ÀBæ æ	À[ [ { •	À^!æ @] æ	À^!æ æ	À[ • æ æ	À^! ^!æ {	À[ ææ
ÀB^ [ ] @ ^æ	À[ ] } ^!æ	À^!æ æ	À^!æ çæ@	À[ @ {	À^!æ æ	À[ æ* æ æ {
ÀB^ [ ] [ ] æ {	À[ &@ ^	À^!æ çæ	À^!æ • æ	À[ æ æ æ æ æ æ æ	À^!æ æ æ æ æ æ	À[ æ æ {
ÀB^ @ ^ { æ	À[ ] æ ^  æ	À^!æ æ	À^!æ d[ ] æ {	À[ æ æ æ æ æ	À^!æ æ	À[ æ æ æ æ æ
ÀB æ æ @•	À[ ] @ æ {	À^!æ æ æ æ æ	À^!æ ^!æ {	À[ æ æ ] æ æ	À[ ] æ •	À[ æ æ ^!æ
ÀB æ ^ ç	À[ ] æ ^æ	À^!æ ç ^	À^!æ ^!æ æ	À[ æ æ @ { ~ {	À[ @* [ ] ç æ	À[ æ ^!æ
ÀB æ æ @	À[ ç { •	À^!æ } •	À^!æ æ æ	À[ æ ] @ ^æ	À[ @ { æ	À[ [ ] æ [ ]
ÀB ^!æ æ	À[ æ æ æ {	À^!æ ^!æ	À^!æ æ ^ {	À[ æ ç æ	À[ @ ç	À[ [ ] æ [ ] •
ÀB [ • ^!æ	À[ æ æ æ æ ] • æ	À^!æ æ æ	À^!æ { æ } æ	À[ æ ^æ æ	À[ @ { æ {	À[ ^!æ
ÀB [ ] [ ] [ ]	À[ æ æ æ æ æ	À^!æ ç	À^!æ ^!æ æ æ	À[ æ ^!æ æ	À[ @ æ { æ •	À[ æ@•
ÀB [ ] • æ	À[ æ æ [ ç æ	À^!æ æ æ	À^!æ ^!æ	À[ æ ^!æ æ {	À[ @ • æ æ	À[ æ@ æ] @ æ
ÀB * æ	À[ æ æ [ ] æ æ	À[ ^! [ &@ • ç •	À^!æ [ &@ d[ ]	À[ æ • æ æ æ	À[ @ • [ • ç • æ	À[ æ@ ^! •
ÀB^æ	À[ æ æ æ æ æ	À[ [ ] @ ç æ	À^!æ [ • ] æ @	À[ æ ^!æ æ	À[ @ ç { æ	À[ æ æ æ @•
ÀB@ [ ] æ	À[ æ æ æ ^	À[ ] æ æ	À^!æ [ ] @ ç æ	À[ æ ] æ æ æ	À[ æ ^!æ	À[ ç [ ] æ
ÀB { æ	À[ æ æ æ	À[ • &@ ^æ	À^!æ @ ç æ	À[ æ ] æ æ æ	À[ æ ^!æ	À[ ç [ ] ^! •
ÀB æ {	À[ æ • ç { æ	À[ * [ ]	À^!æ @ ç ^!æ	À[ æ •	À[ æ ^!æ	À[ ç [ ] •
ÀB [ ] • æ	À[ æ æ	À[ æ &@ æ	À[ æ &@ •	À[ ^!æ æ æ	À[ æ ^!æ	À[ ç ] æ [ ]

Special Provisions  
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000^1*
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

## Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kM̃O^ [|\* ãæÇHD

County: Baldwin (009)

[illegible]

Special Provisions  
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000^1*
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

## Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kMŌ^[! \* ãæÇHD

County: Baldwin (009)

[illegible]

Special Provisions  
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000^1*
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

## Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kMŌ^[|\*ãæÇHD

County: Baldwin (009)

[illegible]

#### (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.

Special Provisions  
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000^1*
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

## Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kMŌ^[|\*ãæÇHD

County: Baldwin (009)

Genera Included:

[illegible]

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026  
Date: 12/18/2024

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

Use NWS^[\*] as FHD  
County: Baldwin (009)

À@À 8ææ c@	À] } à * æ
À@À •	À[ à!ææ
À@À } [ ] • à	À[ ] @ [ ] æ
À@À [ à^] à! [ }	À] æ@ @ [ ] {
À@À à [ àã {	À] æ@ * [ ] æ
À@À ^} æ [ ] @!ã {	À] àæ c@ •
À@À { à^àã {	Àæ@ @ ] ^æ
À@À æ	Àæ^ æ
À@À } æ	À@ ã
À@À &!ã {	À@} [ * [ ] æ
À@À &dæ c@ •	À@} [ • æ& •
À@À ^! [ c@æ ã	Àd^ æ æ
À@À [ ] [ àã {	Àd [ { } æ c@
À@À [ ] • 8ææ	À } * [ ] à {
À@À [!c  ææææ	Àæ&æ
À@À ^ &@ ] • à	À^dæ ææ
À@À  ã	À ææ à • æ
À@À !! [ • ææ	À ^ç^ • ææ
À@À æ^! { æ@!æ	À æ@æ c@æ
À@À ^} æ c@!æ	À æ [ ] àææ
À@À ^ • d^] ææ	Àææ àæ
À@À @ • ææ	Àææ à [ ] • à
À@À } &@ • c  ã	Àææ  æ
À@À à!ã ^ : ææ	Àææ & • c  ã
À@À { [ @æ	À!æ&æ æ^æ
À@À æ d æ  ææ	À!æ • ^æ
À@À æ &@ : ææ	À!æ •  ææ à • ææ
À@À æ à!ææ	À^ ^   • @^ææ
À@À æ • ^ç!ææ	À à [ ] ææ
À@À æ& * [ ] ææ	À æ@ ^!ææ
À@À @ -!ææ	Àæ c@ • [ { æ
À@À ææ c@ •	Àæ à &  ææ
À@À @ { à!^!ææ	À [ [ d [ ] @ }
À@À @ { à^!^!ææ	À^ * [ ] à ææ

## Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use All or Nothing (UAFN)
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

ACE • d [ &   a   a [ ] ~ } cæ	AO [ • • æ a   æ	AO æ æ æ	AT ^ a a a   æ	AJ ^ } cæ   æ { æ
AO æ ^   æ æ	AO [ ^ ] d & ^ } d ~ {	AO [ ] * [   æ	AT æ [ *   æ { æ	AJ ^ ] ^   { æ æ
AO æ \ ^   æ æ	AO ^ } æ c @	AO [ ] a [ ] Q ^ a a {	AT æ [   ^ } æ æ	AJ ^   ^ • \ æ æ
AO ^ æ   æ æ	AO ^ æ c @ æ	AO [ ] a ^   æ	AT æ [ • [   ~ {	AJ ^ • & æ   ^ æ

### (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:

Actinidia	AO æ a a [ • ] ^   { ~ {	AO ^ & ^ { æ æ æ	AT a æ æ æ	AJ æ d & æ a æ æ
AO æ ^ ] [ & æ { { æ	AO ^   æ d ~ •	AO ^   æ ^ æ	AT [   æ c æ	AJ æ { æ @     }
AO æ ^ a æ æ	AO @ } ^ { [   ] @ æ	AO æ æ æ	AJ æ a   ^ æ	AJ d [ ] * ^     a [ }
AO æ æ æ æ æ	AO [ ^ { æ æ	AO [   æ æ æ a   æ	AJ æ c @ } [ & æ • ~ •	AJ d [ ] @ æ c @ •
AO æ ] ^   [ ] • æ	AO [ ^ ] d • d { æ	AT æ æ a ^ } a ^   * æ æ	AJ ^ d æ [ c æ ^ c	A ^ d æ æ { æ
AO æ æ [ ] { }	AO [ a æ æ æ	AT a a ^   æ	AJ æ [ • c * æ æ	A / @ } a ^   * æ æ
AO æ * ^   ^ æ æ	AO [ ] c [ c ~   ~ •	AT [   a ^   æ æ	AJ [ a   æ ^ æ	A / a c   æ æ æ
AO æ æ [ d ^ •	AO [ ^ ] d • c * æ æ	AO [ ] [ ^ æ	AJ • ^ ^ a [ * ^ ] [ c ^ •	A æ } æ
AO ^ æ { [ ] cæ	AO ^ a æ æ	AS ^ &   æ    æ	AJ ^   [ • c * æ æ	A æ æ
AO ^   a ^   æ [ ] • æ	AO { a æ æ æ æ	AS ^ & æ c @ •	AJ æ æ æ æ æ	AJ a c   æ æ
AO æ [ ] } æ æ	AO æ c   æ æ } [ •	AT æ a ^ c a   æ æ	AJ & æ æ a   æ	A
AO æ [ ] • æ	AO æ ^ & æ [ ] æ æ	AT æ æ æ } æ æ	AJ & æ [ ] @ æ { æ	A

### (6) Broadleaf Evergreen Trees and Shrubs

Plants that have broad 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

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Baldwin (009)

U&g a&g • •	Å^* [ ] ^æ {
Å^â^ç^!æ	Å
Å^ æ g ^  æ	Å
Å^  ^} æ^!^ •	Å



## Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Underlying Policy: FHD
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

À[ ^ } æ	À[ ! à ^ ð ^	À[ æ \ ^ } æ	À[ æ & @ } ð } à [ ç æ	À[ æ @ æ	À[ @ à [ à ^ } à [ }	À[ à æ ð ð ] • à
À[ ~ * { æ • æ	À[ ! æ æ æ	À[ ^ { [ ] ð à ^ } à [ }	À[ ~ * ð à ^ } à [ }	À[ ^ & æ à ! æ	À[ æ ~ •	À[ ! & @ à ^ } à [ }
À[ ~ } ^ • æ	À[ ! } ~ æ	À[ ^ ^ & ð ^ æ	À[ ~ } : ^ æ	À[ ^ { [ ] æ c @ •	À[ ] } à ^ ^ æ	À[ ~ } à
À[ ^ æ	À[ ! [ ] æ	À[ ^ & @ æ	À[ æ ~ } æ æ	À[ ^ [ @ ~ : ^ æ æ	À[ • { æ ð ~ •	À[ ~ à ^    ~   æ æ
À[ ^ & æ æ	À[ ! [ ] æ	À[ ^ ! & ! æ æ	À[ æ ~ } &   æ æ	À[ ^ [ ! ^ ^ ^ æ	À[ c @ æ } æ	À[ æ ~ ^ ^ ð æ
À[ ] ^ • æ	À[ ! : æ ! æ	À[ æ] @ æ	À[ æ æ æ æ	À[ ^ ! à {	À[ ~ • & •	À[ ^ • æ
À[ { ^   æ	À[ ! { ^ à æ	À[ æ ^ : æ	À[ æ ! ^ æ	À[ ^ , à [ ~   æ	À[ ~ • ] [ ] æ	À[ æ ð æ æ
À[ ^ •	À[ ! ð } ^ æ c !	À[ æ à ^ } æ	À[ æ ! ~ •	À[ ] ð æ æ	À[ ~ • • ^   æ	À[ ^ • c ð ~ æ
À[ ! • [ ] ð æ	À[ ! ~ [ ] ~ æ	À[ æ ! ~ æ	À[ æ æ à ~   æ	À[ ] [ ] @ æ	À[ ~ æ	À[ ^ @ æ   æ
À[ æ • æ] ð æ	À[ ! , æ æ	À[ æ c @ ! æ	À[ æ • [ ] æ	À[ & @ æ	À[ ~ c æ	À[ æ • c [ ^ { æ
À[ æ ! ^ æ	À[ ! ^ • & ^ } æ	À[ ^ æ ! æ	À[ æ à {	À[ & @ [ • æ	À[ æ ^ ! ^ æ	À[ ! à @ æ
À[ æ] æ à ! æ	À[ ! ð [ à ^ } à [ }	À[ ^ } ð æ	À[ æ ð ] @    {	À[ ^ æ	À[ æ æ {	À[ æ c @ ! @ æ
À[ æ] æ c { [ ]	À[ ! : æ æ æ	À[ ^ } à æ	À[ ^ ^ & @ æ	À[ ^ æ æ	À[ æ æ æ	À[ ~ [ ] • { æ
À[ æ] æ c ] @ •	À[ ! , ^ æ	À[ æ æ ð & @ æ	À[ ^ ð à ^ { à	À[ ð ^ æ	À[ æ & & & æ	À[ ~ & æ
À[ æ] } æ	À[ ~ } æ ð ] • à	À[ æ æ æ æ	À[ ^ ð • ] ^ { ~ {	À[ ] & à æ	À[ æ æ	À[ ~ • @ æ æ

### (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:

Abies	À[ @ æ æ & ~ } æ æ	À[ æ [ & æ @ •	À[ [ à [ & æ ] ~ •	À[ æ ~ •
À[ E [ & æ ] ~ •	À[ ! ~ ] ð { ^   æ	À[ æ ^ æ	À[ ! ~ { } [ ] æ •	À[ @ æ
À[ E æ @	À[ ~ } } ð * @ æ æ	À[ @    [ & æ ~ •	À[ • ^ à [ c ~ * æ	À[ @ ð ] • à
À[ E @ æ æ	À[ ~ ] ! ^ • •	À[ @    [ à [ & ^	À[ æ ~ * [ c @ æ æ	À[ • ~ * æ
À[ æ] & à ! ~ •	À[ æ ! [ ~ æ	À[ æ æ	À[ æ æ [ ] æ •	À
À[ ^ à ! ~ •	À[ ~ } ð ^ ! ~ •	À[ ð ~ •	À[ ^ ~ [ æ	À
À[ ^ ] @ æ æ •	À[ æ [ à ð æ	À[ æ & æ ~ •	À[ ^ ~ [ æ à [ }	À

À

### (8) Deciduous Trees and Shrubs

## Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use: 1000^1 \* 1000

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Baldwin (009)

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:

Abeliophyllum	ÀÖÙæ] æ	ÀÖæ&ä æ	À^æ^~ [ æ	À@•
Abies	ÀÖæ^•	ÀÖæ^••ææ	À [ ^•	ÀÖæ^•
Abies [ &æ] ^•	ÀÖæ[ cæ ] ^•	ÀÖ^ ^ [ ^æ	À^•æ	À [ àä æ
Abies [ &æ] ^•	ÀÖæ[ æ cæ	ÀÖä \ * [	À^ [ æ^æ	À [ •æ
Abies æ	ÀÖ^cæ	ÀÖ^àæ æ	À^cä^•æ	À [ •^ [ à^] à [ ]
Abies [ ] æ	ÀÖ [ &æ ] ^ [ ^ {	ÀÖ { } [ &æ ] ^•	À [ cæ^•	À^ à^•
Abies & ^•	ÀÖ [ cæ^•æ	Àæ^•æ	À^••æ	Àææ
Abies æ	ÀÖ [ ] ^•	Àæ æ ^ [ æ	À^ [ ^ [ æ	Àæ à^ &^•
Abies æ	ÀÖ [ ^ [ ] ^• æ	Àæ à [ æ cæ	À [ ] [ æ æ	Àæ ä^•
Abies ^ [ æ^•	ÀÖ [ ] ^•	Àææææ	À•d^æ	Àæ ä {
Abies ^•	ÀÖ [ æ ] ^•	À^ [ æ] àä {	Àc^ à^] à [ ^ {	Àæ& àæ^•
Abies c ] æ	ÀÖææ^•	Àæ&^•	Àæ[ cæ	Àæ•ææ
Abies ^ [ æ] &æ	ÀÖ à [ ] æ	Àä [ ] [ æ	Àæ[ cæ ] ^• æ	À&æ [ ] àä {
Abies ææææ {	ÀÖæà^• æ	À [ [ àä &^•	Àæ [ ] , ] æ	À&æ cæ
Abies [ ] æ	ÀÖæ ä [ æ	À [ c^ ] æ	À^ [ cæ ] æ	Àææææ
Abies [ ] æ	ÀÖæææ	À^ à [ æ ] ^æ	À^ [ æ ] æ	Àä [ &æ^• æ cæ
Abies c &æ] ^•	ÀÖ^ææ ] ^æ	Àæ^•æ	À^ [ ^æ	Àä [ ææ æ
Abies ä ä æ	ÀÖ^ [ ] æ	Àæ	À@ [ ] [ à^] à [ ]	À [ ] [ æ
Abies d [ ] æ {	ÀÖ^ c æ	Àææææ æ	À@æ^ [ ] @•	À [ àææ
Abies ^ [ ] æ	ÀÖæ [ æ	Àæ^• ^ [ ] cæ	À@• [ &æ] ^•	À [ à^•
Abies à^ à^ æ	ÀÖæ [ cæ] æ	Àæ^• æ	Àä & ] ^æ	À [ æææ
Abies c ] æ	ÀÖä • ] ^ [ •	À^ * [ æ ] ^•	Àæææ	À [ ] [ àæ
Abies æ&æ [ ]	ÀÖä [ &æ] ^•	À^ [ ] æ	À [ æ] æ cæ	Àæ [ ] [ æ
Abies [ ] ^æ	ÀÖä æ	À [ ^ [ ^ cæ	À [ æ] ^•	À [ ] [ æ] æ
Abies à^ à^ æ	ÀÖæ cæ	À [ ] æ	À [ æ] æ	À [ ] [ æ] æ
Abies à^ à^ æ	ÀÖæ^• , [ cæ	À [ ] , æ æ	À [ æ	À [ ] [ æ] æ
Abies à^ à^ æ	ÀÖææ ] ^•	Àæ^• [ ] [ &æ ] ^•	À [ ] [ ^ [ æ	À [ ] [ ] àä {
Abies cæ	ÀÖ [ ] æ	Àæ^• [ ] {	À [ ] ^æ æ	À [ ] [ æ
Abies æææ æ	ÀÖ [ { ^ ] [ ] cæ	Àæ^• [ ] d [ ^ [ æ	À [ ] ^•	À [ ] [ ] [ æ] [ •
Abies æ cæ	ÀÖ^• cæ	Àææ	À [ cæ] æ	À [ ] [ ] ^•

## Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

U.S. Farm Income (FHI)

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Baldwin (009)

Àææ æ æ	À) æ! [[ àã {	Àæææ!æ	À[ ~ æ!ææ	À/ææ^à~ ææ
Àææææ	À)~ æ@æ æ	À^æ^!ææ	À! [ • [ ] æ	À/ææ[ àã {
Àæ] æ ~ •	À) & [ { { ææ	Àæ æ^!ææ	À! ~ } ~ •	À/^! { æ æææ
Àæ^ ææ	À) [ ] ^ { ~ •	Àã ~ ææ ææ	À•^~ æ[ à[ { àææ	À/@[ à! [ { ææ
Àæ^ [ ] æ! æ	À) • ææ ææ	Àææ æ^! æ! [ ]	À•^~ æ[ & æ! } ææ	À/æææ
Àæ æ æ! ææ	À) æ! & æ! ææ	Àææææ	À•^~ æ[ ææææ	À/[ ] ææ
Àæææ^ææ	À)ææ ~ •	Àææ^ææ	À•æææ {	À/ [ ~ •
Àæææ [ ] • æ	À)ææ ~ * ææ	À [ ] ææ!ææ	À• [ ! [ æææ ] ~ •	À/ [ ~ * } ææææ
Àæææ ææ	À)ææ æ!æ!ææ	À ææææ ææ	Àææ!ææ	Àææææ æ {
À^ææææ	À)ææ { ææ ææ	À ææææææ ææ	Àææ! [ ææ^ææ	Àææ^! } {
À^æ!ææ	À)ææ { ææ^æææ	À æææ!ææ	Àææ! [ • æ!æææ	Àææ^ææ
À^æ!æææ @ [ ] {	À)ææ!æææææ	À æææ [ ] æææ	À ~ } æææ	À^ææ!ææ
À^æ!æææ {	À)ææ!æææææ	À ææææ { ^!ææ	À ~!ææææ	Àææææææ!ææ
À^æ!æææ	À)ææ!æææææ	À ææ ~ •	À ~!ææææ	Àæææææææ {
Àæææ [ ] { ^!ææ	À)ææ ~ ~ æ!æææ	À ææ * ææ!ææ	À ~!ææææ	Àæææææææ {
Àæææ [ ] • ææ	À)ææ ææ ~  ææ	À ææ æææææ	Àæææ } ~ •	Àæææ [ àæææ
Àæææ [ ] æææææ	À)ææ ææ æææææ	À ææ æææææææ	Àæææ [ : {	Àæææææææææ
Àæææææææææææ	À)æææææææææææ	À æææææææææææ	Àæææææææææææ	Àæææææææææææ

### (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

Year: 2026

Commodity: Nursery (NVS) (1010)

Use: 1000^1\* 30 FHD

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Baldwin (009)

Acoelorrhaphe	Àæ] d[ *^} ^	À~ º!} ^	À æ!æ  æ	À æ!æ
Àæ[ &{ æ	Àæ] d[ ]{ æ	Àæ ••æ	À ^d[ º!  }	À æ] æ! à æ º
Àæ[ \ ^} æ	Àæ ^} ææ	À ^[ ]{ æ	À æ[ & æ	À æ] æ! • º!æ
À æ ^•	Àæ [ º!  }	À! [ ] @   {	À æ} [    æ] •	À [ • & æ] æ
À æ [ ] º!æ	Àæ [ æ	À ~ ææ	À ^} *æ	À [ ^• º!} ^æ
À { ææ	À ^[ º!  }	À ^ à• & ^} ^	À ^[ º!ææ	À ææ
À & æ] º!   æ} æ	À æ æ à!   ^æ	À ^ º! [ •] ææ	À ^ [ æ] ^!{ æ	À æææ
À ^æ	À æ æ! [ ] •	À [ , ^æ	À ^ [ æ] ~•	À ææ ^} æ
À ^} *æ	À æ à ^! [ ] æ	À ^ à! æ º! ^	À æ æ	À & æ] æ
À º! [ *^} ^	À æ [ ] æ] ~•	À ^ [ ] æ! ^	À æ æ] • æ	À ^! ^} [ æ
À æ d[ ææ ~ {	À æ ~ æ	À ^ } æ} ^	À ^ æ [ à! º!æ	À [ & ææ
À æ æ	À æ } æ] æ} æ	À ~ æ ~!æ	À æ ^} æ	À [ { { æ!æ
À æ æ	À æ [ • æ { æ	À æ æ	À æ • [ \ ^} æ	À æ ~ ^!æ
À æ æ æ	À [ & æ æ æ	À æ } ^• º!æ { æ} æ	À æ º! ^} æ	À ~ æ! •
À æ & ^  æ	À [ & •	À à æ æ	À æ ææ	À ~ ^ & æ æ æ
À æ • ^  æ æ	À [ ] [ æ æ æ	À à æ [ ] • æ	À æ æ *æ	À æ æ æ
À ^ & æ æ] æ} æ	À [ ] ^!} ææ	À ^} æ] • æ	À [ ] æ à! & & •	À æ æ æ
À ^} æ & æ	À [ ] } æ	À ^!   æ à! º!æ	À [ ] æ ^æ	À ^ æ æ æ] ~•
À { æ & æ	À ^ [ • [ ] ææ	À æ & [ •] ææ	À ^ ^• º! ^æ	À ^ æ æ æ æ
À [ ] æ • [ à ^} à! [ ]	À ^ [ ] æ} æ	À æ æ æ	À ^ æ æ æ æ	À ^ æ æ æ æ
À [ ] æ • •	À ^ [ º! • æ æ æ	À ^ & [ æ æ æ	À ^ ^• à [ ] æ} æ	À ^! • & æ æ æ æ
À [ , ^} æ	À ^ & ^} æ	À æ æ æ	À ^ & æ & & •	À [ æ æ æ æ
À æ æ æ	À æ æ [ •] ^!{ æ	À æ æ æ æ	À ^ & æ • [ ^!{ æ	À æ æ æ æ
À æ æ æ] æ} æ	À æ æ • æ! ææ	À ^ º! ææ ~ {	À æ æ æ	À æ æ æ * º! } æ
À ~    ^ æ \ ^} æ	À ^ { [ ] æ ^•	À æ [ æ æ æ	À æ ^} ææ	À [ à ^ ææ
À ~ æ æ! •	À ^ • æ	À æ [ æ æ æ	À ^ æ æ æ æ	À [ { à ææ
À æ] d[ æ æ º	À æ æ	À æ! ææ	À æ æ æ [ ] @   {	À

À

(10) Cycads

Perennial evergreen plants that can have subterranean stems or these plants can develop an above ground trunk of spongy tissue. Leaves are large, leathery and innately compound, and grow in a rosette on top of the trunk or branches can form profusely at or below ground level from the main stem.

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: 1000^1 * 2000^1
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Baldwin (009)

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.