

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Apple Trees (0184)	Use All, A1, A1 D
Date: 1/8/2025	Plan: Tree Based Dollar Amount Of Insurance (40)	County: Essex (031)

Program Dates for Insurable Types and Practices

Sales Closing Date 4/15/2025	Cancellation Date 4/15/2025	Earliest Planting Date	Final Planting Date	End of Late Planting Period Date	Acreage Reporting Date 4/15/2025
Premium Billing Date 3/1/2026	End of Insurance Date 6/30/2026	Termination Date 4/15/2026	Contract Change Date 1/31/2026	Production Reporting Date	Insured's Production Reporting Date

TP	Type				Practice			
T/P 01	Varietal Group B 115				Irrigated 002			
T/P 02	Varietal Group A 197				Irrigated 002			
T/P 03	Varietal Group C 198				Irrigated 002			
T/P 04	Varietal Group D 205				Irrigated 002			
T/P 05	Varietal Group B 115				Organic (Certified) Irr. 702			
T/P 06	Varietal Group A 197				Organic (Certified) Irr. 702			
T/P 07	Varietal Group C 198				Organic (Certified) Irr. 702			
T/P 08	Varietal Group D 205				Organic (Certified) Irr. 702			
T/P 09	Varietal Group B 115				Organic (Transitional) Irr. 712			
T/P 10	Varietal Group A 197				Organic (Transitional) Irr. 712			
T/P 11	Varietal Group C 198				Organic (Transitional) Irr. 712			
T/P 12	Varietal Group D 205				Organic (Transitional) Irr. 712			
	Type Information				Practice Information			
TP	Commodity Type	Class	Sub Class	Intended Use	Irrigation	Cropping	Organic	Interval
T/P 01	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	No Cropping Practice Specified 997	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 02	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	No Cropping Practice Specified 997	No Organic Practice Specified 997	No Interval Specified 997
T/P 03	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	No Cropping Practice Specified 997	No Organic Practice Specified 997	No Interval Specified 997
T/P 04	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	No Cropping Practice Specified 997	No Organic Practice Specified 997	No Interval Specified 997
T/P 05	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	No Cropping Practice Specified 997	Organic(Certified) 001	No Interval Specified 997
T/P 06	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	No Cropping Practice Specified 997	Organic(Certified) 001	No Interval Specified 997
T/P 07	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	No Cropping Practice Specified 997	Organic(Certified) 001	No Interval Specified 997
T/P 08	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	No Cropping Practice Specified 997	Organic(Certified) 001	No Interval Specified 997
T/P 09	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	No Cropping Practice Specified 997	Organic (Transitional) 002	No Interval Specified 997
T/P 10	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	No Cropping Practice Specified 997	Organic (Transitional) 002	No Interval Specified 997
T/P 11	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	No Cropping Practice Specified 997	Organic (Transitional) 002	No Interval Specified 997
T/P 12	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	No Cropping Practice Specified 997	Organic (Transitional) 002	No Interval Specified 997

General

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

In accordance with section 2(b)(2) of the Apple Tree Crop Provisions, the minimum distance and acreage required to qualify a separate orchard as an optional unit are one (1) mile and ten (10) acres. The distance requirement between optional units will be established based on the closest location of between separate orchards. Any orchards that are within a one-mile distance of each other will be combined into a single optional unit. A separate orchard meeting the distance requirement but with less than 10 acres will be combined with the nearest optional unit. Additional optional units for separate orchard locations may be established in accordance with FCIC approved procedures.

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In accordance with Section 8 of the Apple Tree Crop Provision, if you purchase additional levels of coverage, the Apple Tree Fire Blight Endorsement will automatically attach and coverage will be provided for eligible trees in accordance with all provisions contained in the Endorsement.

Variety Groups

Group A	Group B	Group C	Group D
Á	Á	Á	Á
Honeycrisp	Ambrosia	All Other	Autumn Glory
Pazazz	Aurora Golden Gala	Á	Cosmic Crisp
SweetTango/Minneiska	Envy	Á	Kanzi
Á	Fuji	Á	Opal
Á	Gala	Á	Pacific Rose
Á	Golden Supreme	Á	Smitten
Á	Jazz	Á	EverCrisp
Á	Pinata	Á	Á
Á	Cripps Pink (Pink Lady)	Á	Á

Adjustment Factors:

Adjustment Factor-Fully Damaged (Reset) Trees Standard Density, Stages I and II

ID	MI	NY	OR	PA	WA
0.43	0.56	0.34	0.43	0.33	0.46

Adjustment Factor - Fully Damaged (Reset) Trees High Density, Stages I - III

ID	MI	NY	OR	PA	WA
0.20	0.22	0.20	0.21	0.20	0.23

In accordance with section 7(c) of the Apple Tree Crop Insurance Comprehensive Tree Value (CTV) Endorsement, Maximum Contract Price refers to the Maximum Actual CTV Reference Price.

The Reference Revenue Values as defined in the Apple Tree Crop Insurance Comprehensive Tree Value (CTV) Endorsement are:

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Use All, A, I, C, D

Stage	ID	MI	NY	OR	PA	WA
II	7.03	8.01	3.21	7.36	2.75	8.23
III	17.58	17.90	11.88	18.40	10.16	20.57

Reference Revenue Values(\$) - High Density

Stage	ID	MI	NY	OR	PA	WA
II	1.90	1.52	1.39	1.99	1.19	2.23
III	10.63	8.88	6.51	11.13	5.57	12.44

Range Classes:

Range Class	Growth Stage	Density Practice	Trees Per Acre
SD1	Stage I	Standard Density	Less than or equal to 650
HD1	Stage I	High Density	Greater than 650
SD2	Stage II	Standard Density	Less than or equal to 650
HD2	Stage II	High Density	Greater than 650
SD3	Stage III	Standard Density	Less than or equal to 650
HD3	Stage III	High Density	Greater than 650

Price

Use 55% of the reference maximum price for the appropriate stage, round up to the next cent when calculating the amount of protection per unit and the unit value for catastrophic coverage (CAT) policies.