

Special Provisions

2026 and Succeeding Crop Years

Year: 2026 Commodity: Nursery (NVS) (1010) Use: 0000 @ ^ A @ ^ A Q I D
 Date: 12/18/2024 Plan: Dollar Amount Of Insurance (50) County: Newport (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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Special Provisions

2026 and Succeeding Crop Years

Year: 2026 Commodity: Nursery (NVS) (1010) Use Value @ 100% @ 100% ID
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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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Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

U.S. Census Bureau, 2020 Census

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Newport (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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Underwriting Agent: AIA
County: Newport (005)

1. All container plants must be irrigated to maintain appropriate moisture levels needed for optimum growth and winter cold hardness.
2. Y hay, straw, etc.
3. Solar radiation protection via shade cloth or similar products must be provided as needed.
4. All plants must be provided cold and heat protection required to prevent winter injury, maintain dormancy during the winter, and to regain growth and vigor at
5. Structural and plant coverings shall consist of a polyethylene plastic film that is translucent (diffuse light transmission) or semi-transparent or slightly opaque
6. The use of hay, straw, etc.
7. Protection may be season-long or applied and removed as needed to provide freeze or frost protection in accordance with Good Nursery Practices. The timing of protection application and removal, including venting during warm periods, can be as critical as the method of protection. The goal is to be Prepared
8. In providing proper cold protection, growers must consider the age or maturity of the plant as cold hardness varies according to the age of the plant with less mature plants being more subject to injury.
9. Consolidation of containers placed container-to-container pertains to placing individual containers as close together as possible to slow the rate of cooling of
10. Assignment of Operational CPRs are based on Plant Categories, however, some variation in protection needed can occur based on various species and

III. Operational Cold Protection Requirements.

- A. Glass, Lexan types, Polycarbonate sheeting or Double Translucent Poly Covered Walk-in Structure or an environmentally controlled building with plants standing up or lying down, with appropriate supplemental heat, humidity and irrigation to prevent cold, freeze, heat or desiccation damage.
- B. Structureless Plant Bed with plants laid down and consolidated container-to-container, with Poly plus 1 Hay plus Poly plus 1 Hay completely

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Special Provisions 2026 and Succeeding Crop Years

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Q. Smudge Pots, Portable Heaters and/or Wind Machines with sufficient capacity to provide protection for all plants throughout the duration of potential frost damage.

R. No Protection.

UNREPORTED PLANT CATEGORIES - For catastrophic level of coverage, for each insured practice, you must insure and report on the NVR, the selected value of all insurable plant categories in each unit. Any unreported plant categories will not be insured. Additionally, in the event of a loss, we will calculate pre-loss actual unit value for each unreported plant category and assign the value proportionately to the pre-loss actual unit value. The plants in each unreported plant category will be listed as undamaged in the Appraisal Worksheet.

Type

Plants of any species produced in standard nursery or greenhouse containers such as plug trays, sheet pots, tray packs, and bedding packs with cells equal to or less than 3 inches across at the widest point of the cell interior and they must maintain a firm root ball when lifted from the container.

Plants

Plants of any species produced in standard nursery or greenhouse containers such as plug trays, sheet pots, tray packs, and bedding packs with cells equal to or less than 3 inches across at the widest point of the cell interior and they must maintain a firm root ball when lifted from the container.

Liners in trays containing multiple species, subspecies, varieties or cultivars are not insurable.

Plants in connected containers (i.e. plug trays, sheet pots, tray packs and bedding packs) with cells larger than 3 inches across at the widest point of the cell interior 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

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County: Newport (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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County: Newport (005)

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County: Newport (005)

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Special Provisions

2026 and Succeeding Crop Years

Year: 2026

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U.S. Department of Agriculture

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Newport (005)

Genera Included:

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

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County: Newport (005)

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Special Provisions 2026 and Succeeding Crop Years

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County: Newport (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:

[illegible]

(6) Broadleaf Evergreen Trees and Shrubs

their leaves; however, these broadleaf evergreen trees and shrubs remain insured as Broadleaf Evergreen Trees and Shrubs.

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Genera Included:

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Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	U.S. Department of Agriculture
Date: 12/18/2024	Plan: Dollar Amount Of Insurance (50)	County: Newport (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

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County: Newport (005)

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

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Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Uae^WU @ a^A|a| aA| D

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Newport (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: Newport (005)

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Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kMÜ@å^ÁQ|æåÁÇID

County: Newport (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 seed.

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.

The 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.