

Special Provisions

2026 and Succeeding Crop Years

| | | |
|----------------|--|------------------------|
| Year: 2026 | Commodity: Apple Trees (0184) | Use: 100% @ 100% ACD |
| Date: 1/8/2025 | Plan: Tree Based Dollar Amount Of Insurance (40) | County: Montcalm (117) |

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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Year: 2026

Commodity: Apple Trees (0184)

Use: 001 & 02 & 03 D

Date: 1/8/2025

Plan: Tree Based Dollar Amount Of Insurance (40)

County: Montcalm (117)

| 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 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.

| 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.