

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: McDowell (111) |

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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Year: 2026

Commodity: Nursery (NVS) (1010)

Use Value: 1000000

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: McDowell (111)

| 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

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| Year: 2026 | Commodity: Nursery (NVS) (1010) | Use All Crop Insurance |
| Date: 12/18/2024 | Plan: Dollar Amount Of Insurance (50) | County: McDowell (111) |

Special Provisions

2026 and Succeeding Crop Years

Year: 2026 Commodity: Nursery (NVS) (1010) Use: Nursery (1010) Crop: Orchid
 Date: 12/18/2024 Plan: Dollar Amount Of Insurance (50) County: McDowell (111)

| 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
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| Year: 2026 | Commodity: Nursery (NVS) (1010) | Use: Crop Insurance |
| Date: 12/18/2024 | Plan: Dollar Amount Of Insurance (50) | County: McDowell (111) |

Special Provisions

2026 and Succeeding Crop Years

| | | |
|------------------|---------------------------------------|---------------------------|
| Year: 2026 | Commodity: Nursery (NVS) (1010) | Use All or None as a Crop |
| Date: 12/18/2024 | Plan: Dollar Amount Of Insurance (50) | County: McDowell (111) |

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 |
| 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

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| Year: 2026 | Commodity: Nursery (NVS) (1010) | Use: 100% |
| Date: 12/18/2024 | Plan: Dollar Amount Of Insurance (50) | County: Mcdowell (111) |

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use All or Part of the Crop

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: McDowell (111)

Special Provisions
2026 and Succeeding Crop Years

Year: 2026 Commodity: Nursery (NVS) (1010) Use: MCDOWELL [1010] [1010] D
Date: 12/18/2024 Plan: Dollar Amount Of Insurance (50) County: Mcdowell (111)

Cold Protection Requirements for Container Nursery Stock

I. General Cold Protection Facts

A. Plant root tissue does not harden off in containers above the ground require more protection than when a plant is planted in the ground, as the ground serves as an effective...

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...

II. Basic Cold Protection Requirements (CPRs).

A. General Basic CPRs:

- 1. All plants shall be managed in accordance with Good Nursery Practices...
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...

B. Descriptive Basic CPRs.

Special Provisions
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Year: 2026
Date: 12/18/2024

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

Use All Local Acres
County: McDowell (111)

Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 12/18/2024

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

Use: 100% [100%] [100%] D
County: McDowell (111)

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
(fleece) fabric, spun-bound blankets, heavy shade cloth, all of which are of the appropriate thickness or weight for normal freeze or frost protection as specified
in the contract. The coverings shall be applied to the plants in a manner that will protect the plants from frost and freeze damage. The coverings shall be removed as soon as the plants are able to tolerate the weather conditions without the coverings. The coverings shall be applied to the plants in a manner that will protect the plants from frost and freeze damage. The coverings shall be removed as soon as the plants are able to tolerate the weather conditions without the coverings.
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
the containers. This requirement is not applicable to liners as their cell spacing is dictated by the tray/pack.
10. Assignment of Operational CPRs are based on Plant Categories, however, some variation in protection needed can occur based on various species and
growth stages. Growers should use their knowledge, experience and records should be employed to increase a protection level as deemed necessary.

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' of Hay plus Poly plus 1' of Hay completely

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| Date: 12/18/2024 | Plan: Dollar Amount Of Insurance (50) | County: McDowell (111) |

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 standing up and mulched with woodchips between containers and 1" of Hay above the 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.

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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

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

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Special Provisions
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Year: 2026 Commodity: Nursery (NVS) (1010) Use Value: \$100,000
Date: 12/18/2024 Plan: Dollar Amount Of Insurance (50) County: McDowell (111)

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

Genera Included:

Table with 5 columns and 15 rows listing botanical genera and their corresponding insurance codes.

* 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.

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Special Provisions 2026 and Succeeding Crop Years

County: McDowell (111)

Genera Included:
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2026 and Succeeding Crop Years

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Special Provisions 2026 and Succeeding Crop Years

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County: Mcdowell (111)

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Special Provisions 2026 and Succeeding Crop Years

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County: Mcdowell (111)

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County: Mcdowell (111)

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(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.

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Year: 2026

Commodity: Nursery (NVS) (1010)

U.S. Department of Agriculture

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: McDowell (111)

Genera Included:

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Special Provisions

2026 and Succeeding Crop Years

Year: 2026
Date: 12/18/2024

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

Use With: Oas [a as] D
County: Mcdowell (111)

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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: McDowell (111) |

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

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: Mcdowell (111)

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Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use All Provisions

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: McDowell (111)

Genera Included:

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| ÀÈà`ç• | ÀÖ!æ } æ | ÀÖ!æ | À^•!^!`~&æ | À æ^æ æ | ÀJ!ã | ÀJ^!ç•!^} |
| ÀÈ&ç•ç @ • | ÀÖ!à^!æ | ÀÖ!} ææ | À^•!^!:`~ã | À æ!ã æ | ÀJ^!^!æ | ÀJç!àææ ç@• |
| ÀÈàã æ | ÀÖ!& ææ } • | ÀÖ!æ çæ | À^•!^!{ ^!• | À æçæã&• | ÀJ^!^}æ | ÀJ!ææ æ |
| ÀÈ*~•æ | ÀÖ!d`{ | ÀÖ!æ[&æ]~• | Àææ[àæ æ`•æ | À æ*æ^ | ÀJçç!~• | ÀJ`ç@!ææ æ |
| ÀÈ`}àæ ææ | ÀÖæ æàæ @^ | ÀÖ!ç ç æ | Àæà^!æ | À æ\æ æ | ÀJãææ | ÀJ, æ!}æ |
| ÀÈ]æ[•]^!{ æ | ÀÖæ ^!æ &{ | ÀÖ!à ç@{ | Àæ&æ^! @• | À ææçà^!à!{ } | ÀJ^!}æ | ÀJ&]æ! æ |
| ÀÈdæ æ• | ÀÖæ []àæ æ`•æ | ÀÖ!]^d`{ | Àæ&• | À æç!}~• | ÀJæ&^! ! àã { | ÀJ`æ^!ã { |
| ÀÈ@! ^!{ æ | ÀÖçã æ | ÀÖ!ææ ç@• | Àç æææææ~• | À^*æ\^!æ{ æ | ÀJæç•][!~{ | ÀJ`•^!æ { |
| ÀÈç ^ç | ÀÖç!ã^!{ æ | ÀÖ!æã | À []•ç!àæ | À^!æ^~æ | ÀJæ{ã&{ | ÀJ`~*ã { |
| ÀÈ&`àæ | ÀÖç•[]@ { | ÀÖ!@àæ | À []æ!&æ{ | À^!æç{ æ | ÀJ^!à!æç• | À/æ^!}æ{ []ææ |
| ÀÈæ^}æ | ÀÖç•[çæ }~• | ÀÖ!æç@{~{ | À^!^}ææ | À^!æç@• | ÀJ!`àæ[| À/ææææ |
| ÀÈæ&ææ | ÀÖç•~^æ | ÀÖ!^! []æ | À^!^! []^!ã | À^!^}æ | ÀJ!`æçæ | À/æ æã`• |
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| ÀÈæç]•ã | ÀÖæç• | ÀÖ!æà ç`æ | Àç | À^!ç!æ | ÀJ! []æç@!æ | À/æ { ææ |
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| ÀÈæçæ | ÀÖ!^!æ | ÀÖ!æçç• | Àç&@ []æ | À []&æç { | ÀJ!^!ææ | À/æçæ&æ |
| ÀÈæææ | ÀÖ!æ[•&]~• | ÀÖ!æ^!æ | Àç []^!ç | À []æ[æ | ÀJ^!&ççæ | À/æç`~æ |
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| ÀÖ!^!æç@• | ÀÖ!^!ææ | ÀÖ!^!æææ | Àæ []æ | À~•æ]àæ | ÀJ^!ææ | À/æ []æ&@• |
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| ÀÖ!~*æç!^!æ | ÀÖ! []ææ | ÀÖ!ææ | Àæ[ææ | À^!ç^! | ÀJæç []^!ã | À/æçç!{ æ |
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Special Provisions

2026 and Succeeding Crop Years

| | | |
|------------------|---------------------------------------|------------------------|
| Year: 2026 | Commodity: Nursery (NVS) (1010) | Use Value: 100% |
| Date: 12/18/2024 | Plan: Dollar Amount Of Insurance (50) | County: McDowell (111) |

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

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(8) Deciduous Trees and Shrubs

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use All Provisions

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: McDowell (111)

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 | ÀÖæ&æ | À^æ^~[æ | À@• |
| ÀÖÙ | ÀÖ~• | ÀÖæ ••ææ | À[• | ÀÖæ^• |
| ÀÖÙ[æ]~• | ÀÖæ[œ]~• | ÀÖ^~[æ | À^•æ | À[àææ |
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| ÀÖææ | ÀÖ^œæ | ÀÖ^âææ | À^çã•æ | À[•^[â^]â[} |
| ÀÖæ[}â | ÀÖ[&œ]•^[~{ | ÀÖ{ }[&æ~• | À[œ-æ~• | À~â~• |
| ÀÖ•& ^• | ÀÖ[çâ]^æ | Àæ^•æ | À^••æ | Àææ |
| ÀÖ ææ | ÀÖ[]~• | Àææ^â | À^ [^]æ | Àæâ&~• |
| ÀÖââæ | ÀÖ ^[[]•â | Àæâ[æ]œœ | À[[]ææ | Àæââ~• |
| ÀÖ^ ^â• | ÀÖ ^ ^• | Àææââæ | À•d^æ | Àæâ{ |
| ÀÖ[~• | ÀÖ[ç]~• | À^]æâ[â{ | Àç^â^]â[~{ | Àæ&âææ• |
| ÀÖ[ç]~æ | ÀÖææ^~• | Àæâ&~• | Àæ[œæ | Àæ•æ!æ |
| ÀÖ^ æ&œ! | ÀÖ^â[}æ | Àâ[[]œ | Àæ[ç]•â | À&œ[[]ââ{ |
| ÀÖææââ{ | ÀÖæâ^!~æ | À[[]â&~• | Àæ[[, }æ | À&œœæ |
| ÀÖ[]æ | ÀÖæâ[œ]æ | À[ç^]æ | À^ ç]œ[~{ | Àæâææ |
| ÀÖ[}æ | ÀÖæææ | À^â[æ]^æ | À^ æ[œ][~{ | Àâ[æ&æœœœ |
| ÀÖç[æ]~• | ÀÖ^ææ]^æ | Àâ^•æ | À^ ^æ | Àâ[æææ |
| ÀÖââæ | ÀÖ^[[]æ | Àææ | À@[[]â^]â[} | À[]œ[æ |
| ÀÖd[]â{ | ÀÖ^cæ | Àæææâæ | À@æ^][œ | À[]âæææ |
| ÀÖ^ ç[œ | ÀÖæœ[æ | Àæ~^ []œæ | À@•[æ]~• | À[]â~• |
| ÀÖ^â^â | ÀÖâ[çâ]æ | Àæ^•æ | Àâ&]^æ | À[]âææ |
| ÀÖ^c[æ | ÀÖâ[]^ []• | À^*[æ]• | Àâæææ | À[]âææ |
| ÀÖæ&œ[} | ÀÖ[]æ]~• | Àâ[[]æ | À[æ]œœœ | À[]â[œ |
| ÀÖ[,]^æ | ÀÖâ&æ | À[]^ ^œ[æ | À[æ]~• | À[]œ[æ]â[æ |
| ÀÖ^ââ^æ | ÀÖâ[œ]œ | À[]æ | À[æ&æ! | À[]^ []^ []~{ |
| ÀÖ^ââ^ | ÀÖâ^•, []œæ | À[] , ææ | À[â]æ | À[] , æææ |
| ÀÖ ^ ^æ | ÀÖææ[]~• | Àæâ[][]œ~• | À[]^ ^æ | À[]œ[]ââ{ |
| ÀÖ^œæ | ÀÖ[â]œæ | Àæâ[]~{ | À[]^æææ | À[]œ[] |
| ÀÖæ[æ]æ | ÀÖ[]^ []œ[]• | Àæâ[]d[]^æ | À[]~ ^• | À[]œ[]œ[]œ[]• |
| ÀÖæ&œœœ | ÀÖ[]^œ | Àææ | À[]œ[]æ | À[]â^æ |

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use All Provisions

Date: 12/18/2024

Plan: Dollar Amount Of Insurance (50)

County: McDowell (111)

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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

County: McDowell (111)

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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

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County: Mcdowell (111)

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 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.