Special Provisions

2026 and Succeeding Crop Years

Year: 2026
Commodity: Nursery (NVS) (1010)
State: Colorado (08)

Date: 4/2/2025
Plan: Dollar Amount Of Insurance (50)
County: Jackson (057)

Program Dates for Insurable Types and Practices

Sales Closing Date	Cancellation Date	Earliest Planting Date	Final Planting Date	End of Late Planting Period Date	Acreage Reporting Date
9/1/2025	9/30/2025				

Premium Billing Date	End of Insurance Date	Termination Date	Contract Change Date	Production Reporting Date	Insured's Production Reporting Date
7/15/2026	9/30/2026	9/30/2026	4/30/2026		

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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	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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2026 and Succeeding Crop Years

Year: 2026 Commodity: Nursery (NVS) (1010) State: Colorado (08)

Date: 4/2/2025 Plan: Dollar Amount Of Insurance (50) County: Jackson (057)

	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.

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.

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
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.

Cold Protection Assignments Based on Plant Categories within USDA Cold Hardiness Zones***1**

Grower's Hardiness Zones with Minimum Temperatures (ÜF)

Plant Category	HZ1	HZ2	HZ3	HZ4	HZ5	HZ6	HZ7	HZ8	HZ9	HZ10	HZ11	HZ12	HZ13
	-60	-50	-40	-30	-20	-10	0	+10	+20	+30	+40	+50	+60
Liners: Annuals*2	A	A	A	A	A	A	A	A	A	A	R	R	R
Liners: Perennials *3	A	A	C	C	C	D	D	F	G	K	R	R	R
Annual Plants and Plants Grown for a Year or Less	A	A	A	A	A	A	A	A	A	A	R	R	R
Herbaceous Biennial and Perennial Plants	A	B	C	D	E	H	J	K	N	P	R	R	R
Broadleaf Evergreen Trees and Shrubs	A	A	C	C	F	I	J	N	N	P	R	R	R
Coniferous Trees and Shrubs	B	B	C	D	F	I	J	N	N	P	R	R	R
Deciduous Trees and Shrubs	A	B	C	D	F	I	K	N	N	P	R	R	R
Vines	A	B	C	D	E	H	J	K	N	P	R	R	R
Foliage Plants	A	A	A	A	A	A	A	A	A	A	R	R	R
Palms	A	A	A	A	A	A	A	A	J	K	R	R	R
Cycads	A	A	A	A	A	A	A	A	A	J	R	R	R

***1** Cold Protection Requirements assigned for Plant Category are based on Good Nursery Practices. Plants with a Hardiness Zone Two Hardiness Zones warmer than the Grower's Hardiness Zone are not insurable unless otherwise allowed by Special Provisions.

***2** Liners consisting of Annual Plants, Palms, Cycads and Perennials grown as Annuals.

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

Cold Protection Requirements for Container Nursery Stock

I. General Cold Protection Facts

A. Plant root tissue does not ñharden offòto the same extent as stem tissue; this means that roots are never as hardy as the trunks, branches and buds. Thus, plant root systems of all 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 temperature buffer. This is particularly prevalent when less hardy species are used as grafting root stock.

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 Category and the hardiness zone in which the plant is grown. The Basic CPRs described below provide further details, explanations and expectations of ñGood Nursery Practices.ò These Basic CPRs are to be applied with all Operational CPRs. The more specific Operational CPRs, also described on the following pages, are effective and feasible methods of Cold Protection and are ranked starting with the most protective to the least protective method. Any Operational CPR listed above an assigned CPR, will also satisfy the assigned CPR requirement. For example, if CPR ñDòis assigned to a specific Plant Category in a specific hardiness zone, then CPRs ñAòthrough ñCòwill also satisfy this requirement for that hardiness zone. Growers may implement several or a combination of the CPR methods in any given operation if they provide protection that is similar to or greater than the assigned CPR.

II. Basic Cold Protection Requirements (CPRs).

A. General Basic CPRs:

1. All plants shall be managed in accordance with ñGood Nursery Practicesòwith particular attention given to Items IIB1 through IIB10 below. ñGood Nursery Practicesòare 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. ñGood Nursery Practicesòshall 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; freeze/heat injury; root-bound plants; excessive root pruning; improper sunlight exposure, incorrect container growing medium, drainage, and pH problems. Consideration will be given to circumstances wherein the above are unattainable or impossible to implement.

B. Descriptive Basic CPRs.

1. All container plants must be irrigated to maintain appropriate moisture levels needed for optimum growth and winter cold hardness.
2. Wildlife and rodent control must be provided as needed. Enhanced rodent control measures shall be implemented with the use of natural coverings such as 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 the time of bud break in the spring. Thus, the timing of covering and uncovering is as important as the type of protection provided. Specific locations are critical in this regard. Plants should be dormant at the time of covering, and they should be dormant at the time of uncovering.
5. Structural and plant coverings shall consist of a polyethylene plastic film that is translucent (diffuse light transmission) or semi-transparent or slightly opaque such as white plastic. Clear plastic should not be used. Additional coverings include polyethylene fiber material, thermo blanket (micro foam), breathable (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 by the manufacturer. Aeration relative to oxygen and ethylene levels, and for disease control is critical. The need for a breathable product cannot be over-emphasized. Plastic/Poly materials are experiencing significant technological improvements which may dictate appropriate selections based on local legal requirements. Product utilization decisions must be made in accordance with ñGood Nursery Practicesò.
6. The use of ñhayò as an insulating material is used in a generic sense in the Operational CPR. Similar performing materials such as straw, marsh hay or leaves are also acceptable. However, these materials must remain dry to maintain their insulating properties.
7. Protection may be season-long or applied and removed as needed to provide freeze or frost protection in accordance with ñGood Nursery Practicesò. 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 ñBe Preparedò to protect as needed. Therefore, timing is a major factor in the implementation of ñGood Nursery Practicesò.
8. In providing proper cold protection, growers must consider the age or maturity of the plant as cold hardiness 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 root system. The level of consolidation of evergreens should be based on the potential for injury to the plant tops. This consolidation of individual plants 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 varieties within a Plant Category. Growerôs 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 8ò-12ò of Hay plus Poly plus 8ò-12ò of Hay completely

covering the plants and containers.

C. Structureless Plant Bed with plants laid down and consolidated container-to-container, with Poly plus 8ò-12òof 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 8ò-12òof 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 6ò-12òabove 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 with White Poly completely covering plants and containers. Care must be taken to avoid foliar damage.

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 ñTent of Iceò.

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.

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

In accordance with the definition of "plant category" in the CP, the following are insurable plant categories and their definitions. The list of genera contained within each Plant Category serves as a guide to assign plants to a Plant Category. As indicated in some of the Plant Category Definitions, the specific plants may display attributes of a different Plant Category depending on the location in which it is grown. In this case, use the Plant Category definitions to determine the most appropriate Plant Category.

(1) Liners

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 greater than 5/8 inch across, but less than 3 inches across at the widest point of the cell interior. These plants must have an established root system reaching the sides of the container, 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 are insurable under their appropriate category rather than as Liners. In case of a loss, each cell in these larger plug trays, sheet pots, tray packs and bedding packs is treated as a separate 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

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

Genera Included: Abelmoschus, Agalinis, Ageratum, Alcea, Amaranthus, Anagallis, Anethum, Angelica, Anthriscus, Antirrhinum, Armoracia, Beta, Bidens, Brachyscome, Brassica, Browallia, Calandrinia, Calendula, Cannabis*, Capsicum, Carum, Celosia, Chamaecrista, Chrysocephalum, Cistanthe, Citrullus, Cleome, Coriandrum, Cosmos, Cryptotaenia, Cucumis, Cucurbita, Daucus, Eruca, Eschscholzia, Eustoma, Exacum, Flaveria, Foeniculum, Gomphrena, Hebenstretia, Herniaria, Hunnemannia, Impatiens, Isatis, Lobularia, Luffa, Lunaria, Matricaria, Matthiola, Murdannia, Nemesia, Nicotiana, Nierembergia, Ocimum, Oryza, Pericallis, Perilla, Petroselinum, Petunia, Pimpinella, Salpiglossis, Solanum, Stevia, Tagetes, Torenia, Valerianella, Verbascum, Viola, Zea, Zinnia.

* 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.

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

Genera Included: Acaena, Acanthus, Achillea, Achlys, Acinos, Acmella, Acmispon, Aconitum, Acorus, Acrostichum, Actaea, Adenophora, Aegopodium, Aethionema, Agapanthus, Agapetes, Agastache, Ageratina, Agoseris, Agropyron, Agrostis, Ajuga, Alcea, Alchemilla, Alisma, Allium, Alonsoa, Alopecurus, Aloysia, Alstroemeria, Alpinia, Alyssum, Alyxia, Amaryllis, Ambrosia, Ammophila, Amomum, Amorpha, Amorphophallus, Ampelaster, Ampelodesmos, Amphicarpum, Amsonia, Anacyclus, Anaphalis, Anchusa, Andreopogon, Androsace, Andryala, Anemanthele, Anemone, Anemonopis, Anemopsis, Angelonia, Anigozanthos, Antennaria, Anthemis, Anthericum, Anthoxanthum, Anthyllis, Apium, Aquilegia, Arabis, Arachis, Arachniodes, Aralia, Araujia, Arctanthemum, Arctotis, Arenaria, Argentina, Argyanthemum, Arisaema, Arisarum, Aristea, Aristida, Aristolochia, Ameria, Arnica, Amoglossum, Arrhenatherum, Artemisia, Arthropodium, Arum, Aruncus, Arundo, Asarina, Asarum, Asclepias, Asparagus, Asperula, Asphodeline, Astelia, Aster, Asteriscus, Astilbe, Astilboides, Astragalus, Astrantia, Arystasia, Aubrieta, Aureolaria, Aurinia, Azara, Azorella, Babiana, Bacopa, Baileya, Ballota, Balsamorhiza, Baptisia, Bauera, Baumea, Beckmannia, Beesia, Bellis, Bellium, Bergenia, Bertandiera, Besseya, Billardiera, Blephilia, Boehmeria, Boesenbergia, Bolax, Bolboschoenus, Boltonia, Bomarea, Borago, Bothriochloa, Bouteloua, Bouvardia, Boykinia, Brachyglottis, Brachypodium, Brillantaisia, Briza, Bromus, Brunnera, Buchloe, Bulbinella, Buphthalmum, Burbidgea, Butomus, Caladium, Calamagrostis, Calamintha, Calamovilfa, Calceolaria, Calibrachoa, Callirhoe, Callisia, Calostemma, Caltha, Calylophus, Calystegia, Camassia, Campanula, Canistrum, Canna, Cardamine, Carduncellus, Carex, Carlina, Carpobrotus, Castilleja, Catananche, Catha, Catharanthus, Caulophyllum, Cautleya, Centaurea, Centaurium, Centella, Centradenia, Centranthus, Centratherum, Cephalaria, Cephalotus, Cerastium, Ceratostigma, Ceropegia, Chaenorhinum, Chamaebatiaria, Chamaemelum, Chasmanthe, Chasmanthium,

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Chelanthes, Chelone, Chenopodium, Chiastophyllum, Chimaphila, Chondropetalum, Christia, Chysactinia, Chrysanthemopsis, Chrysanthemum, Chrysogonum, Chrysobalanus, Chrysopsis, Chrysothemis, Cicuta, Cinna, Cirsium, Cladium, Claytonia, Cleretum, Clianthus, Clinopodium, Clintonia, Clivia, Coix, Colchicum, Coleostephus, Colocasia, Comanthosphace, Comptonia, Conoclinium, Consolida, Convallaria, Coptis, Coreopsis, Cornukaempferia, Coronilla, Corydalis, Corynephorus, Corynocarpus, Costus, Cotula, Crambe, Craspedia, Crinum, Crocosmia, Crossopetalum, Cryptanthus, Cryptogramma, Cuphea, Curuligo, Curcuma, Cyclamen, Cymbopogon, Cynara, Cypella, Cyperus, Crytanthus, Cystopteris, Dactylis, Dahlia, Dalea, Dampiera, Danthonia, Darlingtonia, Damera, Daubenya, Degenia, Delosperma, Delphinium, Dennstaedtia, Deparia, Deschampsia, Desmanthus, Desmodium, Dianella, Dianthus, Diarrhena, Diascia, Dicentra, Dichondra, Dichorisandra, Dicliptere, Dictamnus, Didelta, Dierama, Dietes, Digitalis, Dimerocostus, Dimorphotheca, Dionaea, Dioscorea, Dipogon, Dischidia, Disporopsis, Diporum, Dissotis, Distichlis, Doellingera, Doronicum, Dorycnium, Doryopteris, Douglasia, Draba, Dracocephalum, Drimiopsis, Drosera, Duchesnea, Dudleya, Dulichium, Dymondia, Dyschoriste, Echeandia, Echeveria, Echinacea, Echinops, Echinopsis, Echium, Edraianthus, , Eichhornia, Eleocharis, Elettaria, Ellisioiphyllum, Elymus, Encelia, Epigaea, Epilobium, Epimedium, Equisetum, Eragrostis, Eremurus, Erigeron, Erinus, Eriophorum, Eriophyllum, Eritrichium, Emodea, Erodium, Eryngium, Erysimum, Erythronium, Etlingera, Eucomis, Eupatorium, Euphorbia, Eurybia, Euryops, Euthamia, Eutrema, Eutrochium, Evolvulus, Faidherbia, Fallopia, Farfugium, Felicia, Festuca, Filipendula, Fragaria, Francoa, Freesia, Fritillaria, Fumana, Gaillardia, Galanthus,Galax, Galega, Galium, Galtonia, Garberia, Gasteraloe, Gaura, Gazania, Gelsemium, Gentiana, Geogenanthus, Geranium, Gerbera, Geum, Gilia, Gillenia, Gladiolus, Glandularia, Glaucidium, Glechoma, Globba, Globularia, Gloriosa, Gloxinia, Glyceria, Goniolimon, Grindelia, Gunnera, Gypsophila, Habranthus, Hacquetia, Haemanthus, Hakonechloa, Harpochloa, Hedychium, Hedysarum, Helenium, Helianthemum, Helianthus, Helichrysum, Heliconia, Helictotrichon, Heliopsis, Heliotropium, Helleborus, Hemerocallis, Hepatica, Heracleum, Hermannia, Hesperantha, Hesperis, Heterocentron, Heterospathe, Heterotheca, Heuchera, Heucherella, Hibiscus, Hieracium, Hierochloe, Hippeastrum, Hippocrepis, Hirpicium, Hoffmannia, Holcus, Homalomena, Homeria, Hordeum, Horminum, Hosta, Houstonia, Houttuynia, Humulus, Hyacinthoides, Hyacinthus, Hydrastis, Hydrocotyle, Hydrophyllum, Hymenocallis, Hymenoxys, Hypericum, Hypoxis, Hypsela, Hyssopus, Hystrix, Iberis, liamna, Imperata, Incarvillea, Inula, Ipheion, Ipomopsis, Iris, Isolepis, Isotoma, Iva, Ixia, Jacobaea, Jamesbrittenia, Jeffersonia, Jovellana, Jovibarba, Juanulloa, Juncus, Kadsura, Kaempferia, Kalimeris, Kennedia, Kirengeshoma, Kleinia, Knautia, Kniphofia, Koeleria, Kosteletzkya, Krigia, Kuhnia, Lablab, Laccospadix, Lamium, Lampranthus, Lamprocapnos, Lapageria, Lasiacis, Lathyrus, Ledebouria, Leersia, Leonotis, Leontopodium, Leonurus, Lepidium, Leptinella, Leptodactylon, Lespedeza, Lesquerella, Lessingia, Leucanthemopsis, Leucanthemum, Leucojum, Leucosceptrum, Levisticum, Lewisia, Leymus, Liatris, Libertia, Licania, Ligularia, Lilium, Limonium, Linaria, Lindneria, Linnaea, Linum, Lippia, Liriope, Lithodora, Lithospermum, Lobelia, Lomandra, Lophospermum, Lotus, Ludwigia, Lupinus, Luzula, Lychnis, Lycium, Lycopus, Lygeum, Lysichiton, Lysimachia, Lythrum, Machaeranthera, Macleaya, Macropidia, Maianthemum, Malephora, Malva, Manettia, Manfreda, Marrubium, Marshallia, Matteuccia, Maurandella, Mauranthemum, Mazus, Mecardonia, Meconopsis, Meehania, Melampodium, Melica, Melinis, Melissa, Mentha, Mentzelia, Merremia, Mertensia, Mesembryanthemum, Micromeria, Milium, Mimulus, Minuartia, Mirabilis, Miscanthus, Mitchella, Mitella Mitaria, Molinia, Monarda, Monardella, Monocostus, Montiopsis, Moraea, Morina, Mucuna, Muehlenbeckia, Muhlenbergia, Mukdenia, Mukgenia, Muscari, Musella, Myoporum, Myosotis, Myrrhis, Napaea, Narcissus, Nassella, Nasturtium, Nauplius, Nautilocalyx, Nelumbo, Nematanthus, Neomarica, Nepeta, Nerine, Nipponanthemum, Nototrichium, Nuphar, Nymphaea, Odontonema, Oenanthe, Oenothera, Oligoneuron, Olsynium, Omphalodes, Onoclea, Onopordum, Ophiopogon, Origanum, Ornithogalum, Orostachys, Orthosiphon, Orthrosanbthus, Oryzopsis, Osbeckia, Osmorhiza, Osmunda, Osteospermum, Otacanthus, Oxalis, Oxera, Oxypolis, Oxytropis, Pachysandra, Packera, Paeonia, Panax, Panicum, Papaver, Paradisea, Pardancanda, Parnassia, Parochetus, Paronychia, Parthenium, Paspalum, Passiflora, Patrinia, Pedicularis, Pelargonium, Pellionia, Peltandra, Peltoboykinia, Pennisetum, Penstemon, Pentalinon, Pentas, Penthorum, Peristrophe, Perityle, Perovskia, Persicaria, Petasites, Petchoa, Petrocallis, Petrocoptis, Petrophytum, Petrorhagia, Peucedanum, Phacelia, Phaedranassa, Phalaris, Phenimus, Phegorpteris, Phlomis, Phlox, Phormium, Phragmites, Physalis, Physostegia, Phyteuma, Pilosella, Pinellia, Pinguicula, Piper, Pistia, Pityopsis, Platycodon, Plecostachys, Poa, Podophyllum, Podonatherum, Pogostemon, Polermonium, Polianthes, Poliomintha, Polygala, Polygonatum, Polystichum, Pontederia, Porana, Portea, Portulaca, Pratia, Prenanthes, Primula, Pritzelago, Prosartes, Prunella, Pseudoroegneria, Psilostrophe, Pteridium, Pterocephalus, Ptilotus, Pulmonaria, Pulsatilla, Pycnanthemum, Quisqualis, Ranunculus, Raoulia, Ratibida, Rehmannia, Reineckia, Reseda, Rheum, Rhodanthemum, Rhodiola, Rhodochiton, Rhodocoma, Rhodohypoxis, Rhodophiala, Rhynchospora, Rivina, Rodgersia, Rohdea, Romneya, Roscoea, Rosularia, Rubia, Rudbeckia, Ruellia, Rumex, Rupicapnos, Saccharum, Sagina, Sagittaria, Salvia, Sanguinaria, Sanguisorba, Santolina, Sanvitalia, Saponaria, Sarcandra, Sarracenia, Saruma, Satureja, Saururus, Saxifraga, Scabiosa, Scadoxus, Schaefferia, Schaueria, Schizachyrium, Schizostylis, Schoenoplectus, Scilla, Scirpus, Scleranthus, Scrophularia,

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	State: Colorado (08)
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Jackson (057)

Scutellaria, Sedum, Selliera, Semiaquilegia, Sempervivum, Senecio, Seseli, Sesleria, Sesuvium, Setaria, Sida, Sidalcea, Silene, Silphium, Sinacalia, Sinofranchetia, Siphonochilus, Sisyrinchium, Sium, Smilacina, Solandra, Soldanella, Soleirolia, Solidago, Solidaster, Sorghastrum, Sparaxis, Sparganium, Spartium, Sphaeralcea, Sphagneticola, Spigelia, Spodiopogon, Sporobolus, Sprekelia, Stachys, Stachytarpheta, Stachyurus, Stahlianthus, Stemodia, Stenomesson, Stenotus, Stephanotis, Stipa, Stokesia, Streptocarpus, Streptopus, Stylidium, Stylophorum, Succisa, Sutera, Swainsona, Symphyandra, Symphyotrichum, Symphytum, Symplocarpus, Symplocos, Synthyris, Talinum, Tanacetum, Tapeinochilus, Tecomanthe, Telekia, Tellima, Telosma, Tephrosia, Tetradenia, Tetraneuris, Teucrium, Thalia, Thalictrum, Thelypteris, Themeda, Thermopsis, Thlaspi, Thymophylla, Thymus, Thysanolaena, Tiarella, Tithonia, Tolmiea, Townsendia, Trachelium, Trachelospermum, Trachystemon, Tradescantia, Triadenum, Tricyrtis, Trifolium, Trillium, Trimezia, Tripogandra, Tripsacum, Triteleia, Tritonia, Trollius, Tropaeolum, Tulbaghia, Turnera, Tussilago, Tweedia, Typha, Uncinia, Uniola, Urechites, Urginea, Uvularia, Valeriana, Vallisnera, Vancouveria, Verbena, Verbesina, Vernonia, Veronica, Veronicastrum, Vetiveria, Vicia, Viguiera, Vinca, Viola, Vitaliana, Wachendorfia, Wahlenbergia, Waldsteinia, Watsonia, Woodwardia, Xanthorrhoea, Xerochrysum, Xeronema, Xerophyllum, Xyris, Zantedeschia, Zephyranthes, Zingiber, Zizania, Zizia, Zoysia.

(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.

Genera Included:

Acineta
Adaglossom
Adiantm
Aechmea
Aeonium
Aerangis
Aeschynanthus
Aglaonema
Albuca
Alexanderara
Aliceara
Alocasia
Altermanthera
Beaucarnea
Begonia
Bifrenaria
Billbergia
Blechnum
Bletilla
Bollopetalum
Brassia
Brassidium
Brassoepidendrum
Brassolaeliocattleya
Bulbophyllum
Burrageara
Cycnoches
Cylindropuntia
Cymbidiella
Cypripedium
Cyrtomium
Davallia
Degarmoara
Dendrobium
Dendrochilum
Diaphananthe
Didymochlaena
Dieffenbachia
Diplazium
Grammatophyllum
Graptopetalum
Graptophyllum
Graptosedum
Graptoveria
Guzmania
Gymnocalycium
Gynura
Habenaria
Haworthia
Hemigraphis
Hemionitis
Hohenbergia
Miltassia
Miltonia
Miltonidum
Miltoniopsis
Mokara
Monstera
Mormodes
Myriopteris
Neobenthamia
Neobuxbaumia
Neoregelia
Nepenthes
Nephrolepis

Phaiocalanthe
Phaius
Phalaenopsis
Philodendron
Phlebodium
Phoenicophorium
Phragmipedium
Pilea
Pitcairnia
Platycerium
Plectranthus
Pleurothallis
Polypodium
Sinningia
Sobralia
Sophronitis
Spathiphyllum
Spathoglottis
Spiranthes
Stanhopea
Stapelia
Stelis
Stenoglottis
Stenosarcos
Strelitzia
Stromanthe

Amesiella
Ananas
Androlepis
Anemia
Angiopteris
Angraecum
Anhurium
Aphelandra
Arachnis
Araeococcus
Aranda
Arundina
Ascocenda
Ascocentrum
Asparagus
Aspasia
Aspidistra
Asplenium
Astrolepis
Astrophytum
Athyrium
Austrocylindropuntia
Bakerara
Barkeria
Beallara
Calanthe
Calamus
Carludovica
Catteya
Caularthron
Cereus
Chlorophytum
Cirrthopetalum
Cischweinfia
Cissus
Codiaeum
Codonopsis
Coelogyne
Colmanara
Columnea
Congea
Cordyline
Coryanthes
Cotyledon
Crassula
Cremnosedum
Crossandra
Cryptocentrum
Ctenanthe
Cyathea
Disocactus
Doodia
Doritis
Dracaena
Dryopteris
Dyckia
Echinocatus
Echinocereus
Eleutherococcus
Encyclia
Epidendrum
Epigeneium
Epilaeliocattleya
Epiphyllum
Epipremnum
Episcia
Epithelantha
Eria
Eucharis
Ferocactus
Fittonia
Gibasis
Gongora
Goniophlebium
Goodyera
Houlletia
Howeara
Hoya
Humata
Hylocereus
Hypoestes
Iresine
Kalanchoe
Koellensteinia
Laelia
Laeliocatteya
Leea
Liparis
Lophocereus
Ludisia
Lygodium
Maclellanara
Macodes
Mammillaria
Maranta
Maxillaria
Medinilla
Microgramma
Microlepia
Microsorum
Odontioda
Odontobrassia
Odontocidium
Odontoglossum
Odontonia
Oeoniella
Oerstedella
Oncidiinae
Oncidium
Onychium
Opuntia
Othonna
Pachycereus
Pachyphytum
Pachypodium
Pachyveria
Paphiopedilum
Papilionanthe
Parodia
Pediocactus
Pellaea
Pentagramma
Peperomia
Pereskia
Pescatorea

(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:

Polyscias
Portulacaria
Psychopsis
Pteris
Pyrrosia
Radermachera
Renanthera
Restrepia
Rhipsalis
Rhynchostylis
Rodriguezia
Rumohra
Saintpaulia
Sanchezia
Sanderara
Sansevieria
Sarcoglottis
Schefflera
Schizanthus
Schlumbergera
Schomburgkia
Scindapsus
Sedeveria
Selaginella
Selenicereus
Syngonium
Tacca
Tetramicra
Tillandsia
Trevesia
Trichantha
Tricopilia
Vanda
Vandopsis
Vanilla
Vascostylis
Vriecantarea
Vriesea
Vrieslandsia
Vuylstekeara
Wilsonara
Withnerara
Xanthosoma
Zamioculcas
Zootrophion
Zygonisia
Zygopetalum

Actinidia
Adenocalymma
Akebia
Allamanda
Ampelopsis
Antigonon
Argyreia
Artabotrys
Beaumontia
Berberidopsis
Bignonia
Campsis
Cardiospermum
Celastrus
Chonemorpha
Clematis
Clytostoma
Cobaea
Convolvulus
Cryptostegia
Cydista
Cymbalaria
Dactylicarpnos
Dalechampia
Decumaria
Delairea
Distictis
Dolichandra
Hardenbergia
Hedera
Holboellia
Ipomoea
Keckiella
Lycianthes
Mandevilla
Mascagnia
Mikania
Norantea
Pandorea
Parthenocissus
Petraeovitex
Pileostegia
Podranea
Pseudogynoxys
Pyrostegia
Saritaea
Schisandra
Schizophragma
Stictocardia
Stigmaphyllon
Strongylodon
Strophanthus
Tetrastigma
Thunbergia
Tristellateia
Vigna
Vitis
Wisteria

(6) Broadleaf Evergreen Trees and Shrubs

Perennial woody evergreen trees and shrubs that have leaves throughout the year. In temperate zone winters, some broadleaf evergreen trees and shrubs may lose their leaves; 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.

Genera Included:

Abelia
Abutilon
Acacia
Acalypha
Acantholimon
Acca
Adenanthera
Adenanthos
Adenium
Adenostoma
Agarista
Agave
Calodendrum
Calophyllum
Calothamnus
Calotropis
Calyptocarpus
Calyptranthes
Camellia
Cananga
Canella
Cannomois
Cantua
Capparis
Cyrilla
Cytisus
Daboecia
Damnacanthus
Daphne
Daphniphyllum
Dasylirion
Datura
Decodon
Dendrocalamus
Dendromecon
Derris
Gmelina
Goethea
Gomphostigma
Gordonia
Grevillea
Grewia
Guadua
Guaiacum
Guapira
Guettarda
Gutierrezia
Gymnanthes
Leucadendron
Leucaena
Leucophyllum
Leucophyta
Leucospermum
Leucothoe
Leycesteria
Ligustrum
Lipochaeta
Lisianthius
Lithocarpus
Lonchocarpus
Osmanthus
Osmoxylon
Osteomeles
Otatea
Oxyspora
Ozothamnus
Pachira
Pachystachys
Pandanus
Parahebe
Parakmeria
Parkinsonia
Sasaella
Scaevola
Schinus
Schizostachyum
Securidaca
Sedoro
Semiarundinaria
Senna
Serissa
Sesbania
Severinia
Shepherdia

Agonis
Alberta
Aloe
Alyogyne
Alyssoides
Amphitecna
Amyris
Andromeda
Anisacanthus
Anisodontea
Araucaria
Arbutus
Arctostphylos
Ardisia
Argusia
Arundinaria
Aspidosperma
Astragalus
Atherosperma
Atriplex
Aucuba
Avicennia
Azadirachta
Baccharis
Baeckea
Bahiopsis
Bambusa
Banksia
Barleria
Barringtonia
Bauhinia
Bejaria
Beschorneria
Bischofia
Bixa
Blighia
Carissa
Carmona
Carnegiea
Carpenteria
Cassia
Cassine
Castanospermum
Casuarina
Ceanothus
Cephalanthus
Cephalostachyum
Ceratonia
Cerbera
Cercocarpus
Cestrum
Chamaedaphne
Chamelaucium
Chimonobambusa
Choisya
Chorizema
Chrysophyllum
Chrysothamnus
Chusquea
Cibotium
Cinnamomum
Cistus
Citharexylum
Clerodendrum
Cleyera
Cliftonia
Clusia
Cnidoscolus
Coccoloba
Coculus
Coffee
Coleonema
Desfontainea
Dianthera
Dicksonia
Dillenia
Dionysia
Distylium
Dodonaea
Dombeya
Doryanthes
Drimys
Dryandra
Dryas
Drynaria
Duranta
Elaeocarpus
Elsholtzia
Embothrium
Empetrum
Enkianthus
Epacris
Ephedra
Eranthemum
Eremophila
Erica
Ericameria
Eriobotrya
Eriocephalus
Eriogonum
Erithalis
Escallonia
Eucalyptus
Eucryphia
Eugenia
Eumorphia
Eurya
Excoecaria
Hakea
Halimiocistus
Halimium
Haloragis
Hamelia
Harpephylium
Harpullia
Hebe
Helwingia
Hernandia
Hesperaloe
Hesperoyucca
Hesperozygis
Heteromeles
Hibanobambusa
Hibbertia
Hibiscadelphus
Hibiscus
Himalayacalamus
Holmskioldia
Homalocladium
Hymenaea
Hymenolepis
Hymenosporum
Hypelate
Ilex
Illicium
Indigofera
Indocalamus
Intsia
Iochroma
Isoplexis
Isopogon
Ixora
Jacquinia
Jasminum
Lophomyrfus
Lophostemon
Loropetalum
Luculia
Luma
Lyonia
Lyonothamnus
Lysiloma
Macaranga
Machilus
Maesa
Maireana
Malpighia
Malvaviscus
Mangave
Markhamia
Mastichodendron
Maytenus
Megaskepasma
Melaleuca
Melastoma
Melianthus
Menziesia
Meryta
Metapanax
Metrosideros
Millettia
Millingtonia
Mimosa
Mimusops
Monochaetum
Montanoa
Montezuma
Morinda
Muntingia
Murraya
Pavonia
Paxistima
Peltogyne
Philenoptera
Philotheca
Photina
Phygelius
Phyla
Phylliopsis
Phyllostachys
Picramnia
Pieris
Pimelea
Pimenta
Pipturus
Piscidia
Pisonia
Pithecellobium
Pittosporum
Platymiscium
Pleioblastus
Plumbago
Polyalthia
Polyspora
Posoqueria
Prostanthera
Protea
Pseuderanthemum
Pseudopanax
Pseudosasa
Psoralea
Psychotria
Pterocarpus
Pterospermum
Puya
Pyracantha
Shibataea
Sideroxylon
Simarouba
Sinobambusa
Skimmia
Sollya
Sparmannia
Spathodea
Stemmadenia
Stenocarpus
Sterculia
Streptosolen
Strobilanthes
Suriana
Sutherlandia
Swietenia
Sycoparrotia
Synadenium
Synsepalum
Syzygium
Tabernaemontana
Talipariti
Tamarindus
Tamarix
Tecoma
Tecomaria
Tectona
Telopea
Ternstroemia
Tetradium
Tetratheca
Tetrazygia
Thamnocalamus
Thespesia
Thevetia
Thryptomene

Bolusanthus
Bombax
Borinda
Boronia
Borrichia
Bougainvillea
Bourreria
Brexia
Breynia
Brugmansia
Brunfelsia
Brya
Bucida
Bulnesia
Bumelia
Buxus
Byrsonima
Caesalpinia
Callerya
Calliandra
Callistemon
Callistephus
Calluna
Colletia
Comarostaphylis
Combretum
Condalia
Conocarpus
Conradina
Coprosma
Cordia
Cordyline
Coriaria
Cornutia
Corokia
Correa
Cortaderia
Corymbia
Cotoneaster
Couroupita
Cowania
Crescentia
Crinodendron
Crotalaria
Crowea
Cupaniopsis
Eysenhardtia
Fabiana
Fagraea
Fargesia
Fatshedera
Fatsia
Ficus
Filicium
Frankenia
Fremontodendron
Freycinetia
Fuchsia
Furcraea
Galphimia
Galvezia
Gardenia
Garrya
Gaultheria
Geijera
Genipa
Genista
Gigantochloa
Gliricidia
Jatropha
Justicia
Kalmia
Kalmiadendron
Kalmiopsis
Kalopanax
Kigelia
Kopsia
Krascheninnikovia
Krugiodendron
Kunzea
Lagunaria
Laguncularia
Lantana
Larrea
Laurus
Lavandula
Lawsonia
Ledum
Leiophyllum
Lepechinia
Leptodermis
Leptospermum
Mussaenda
Myrcianthes
Myrica
Myristica
Myroxylon
Myrsine
Myrtus
Nandina
Nashia
Nectandra
Nemopanthus
Neohouzeaua
Neoregelia
Nerium
Newbouldia
Nolina
Noronhia
Ochna
Ochrosia
Olea
Olearia
Olineya
Oncoba
Quillaja
Randia
Rapanea
Rauvolfia
Reinwardtia
Rhaphiolepis
Rhaphithamnus
Rhizophora
Rhododendron
Ricinus
Rondeletia
Rosmarinus
Rothmannia
Ruscus
Ruspolia
Russelia
Ruta
Ruttya
Sageretia
Santalum
Saraca
Sarcococca
Sasa
Thysostachys
Tibouchina
Tipuana
Tribulus
Trichilia
Trichosterma
Triphasia
Triplaris
Tristaniopsis
Trochodendron
Ugni
Umbellularia
Vauquelinia
Vestia
Viminaria
Westringia
Whitfieldia
Wikstroemia
Wrightia
Xanthorhiza
Xylosma
Yucca
Yushania

(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, Afrocarpus, Agathis, Athrotaxis, Calocedrus, Cedrus, Cephalotaxus, Chamaecyparis, Cryptomeria, Cunninghamia, Cupressus, Fitzroya, Juniperus, Microbiota, Microcachrys, Nageia, Phyllocladus, Phyllodoce, Picea, Pinus, Platycladus, Podocarpus, Prumnopitys, Pseudotsuga, Saxegothaea, Sciadopitys, Sequoia, Sequoiadendron, Taxus, Thuja, Thujopsis, Tsuga.

(8) Deciduous Trees and Shrubs

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, Acer, Acrocarpus, Adansonia, Adina, Adonis, Aesculus, Aglaia, Albizia, Aleurites, Alnus, Alstonia, Amelanchier, Anacardium, Annona, Aronia, Artocarpus, Asimina, Astronium, Averrhoa, Berberis, Betula, Brachychiton, Brownea, Buddleja, Bulbine, Bursera, Butea, Callicarpa, Calycanthus, Caragana, Carica, Carpinus, Caryopteris, Casimiroa, Castanea, Castanopsis, Catalpa, Ceiba, Celtis, Cercidiphyllum, Cercidium, Cercis, Chaenomeles, Chilopsis, Chimonanthus, Chionanthus, Chitalpa, Citrus, Cladothamnus, Cladrastis, Clethra, Cochlospermum, Colvillea, Cornus, Corylopsis, Corylus, Cotinus, Crataegus, Cydonia, Dalbergia, Dasiphora, Davidia, Decaisnea, Delonix, Deutzia, Dichroa, Diervilla, Diospyros, Dimocarpus, Dirca, Disanthus, Edgeworthia, Elaeagnus, Elliottia, Emmenopterys, Ensete, Enterolobium, Erythrina, Eucommia, Euonymus, Euscaphis, Exochorda, Fagus, Fallugia, Fendlera, Firmiana, Fontanesia, Forestiera, Forsythia, Fothergilla, Fouquieria, Frangula, Franklinia, Fraxinus, Garcinia, Gaylussacia, Geoffroea, Ginkgo, Gleditsia, Gymnocladus, Halesia, Hamamelis, Handroanthus, Havardia, Heptacodium, Hibiscus, Hippophae, Holodiscus, Hovenia, Hydrangea, Idesia, Itea, Jacaranda, Jacquemontia, Jamesia, Juglans, Kerria, Koelreuteria, Kokia, Kolkwitzia, Laburnocytisus, Laburnum, Lagerstroemia, Larix, Lavatera, Leitneria, Lindera, Liquidambar, Liriodendron, Litchi, Litsea, Lonicera, Maackia, Macadamia, Maclura, Magnolia, Malacomeles, Malus, Mangifera, Manihot, Manilkara, Melia, Metasequoia, Morus, Musa, Neolitsea, Neviusia, Nothofagus, Nyssa, Oemleria, Oplopanax, Ostrya, Oxydendrum, Parrotia, Parrotiopsis, Paulownia, Peltophorum, Peraphyllum, Persea, Phellodendron, Philadelphus, Physocarpus, Pinckneya, Pistacia, Plagianthus, Platanus, Platycrater, Plinia, Plumeria, Pongamia, Populus, Potentilla, Pouteria, Prosopis, Prunus, Pseudobombax, Pseudocydonia, Pseudolarix, Psidium, Psorothamnus, Ptelea, Pterocarya, Pterostyrax, Punica, Purshia, Pyrus, Quercus, Rhamnus, Rhigozum, Rhodotypos, Rhus, Ribes, Robinia, Rosa, Roseodendron, Rubus, Salix, Sambucus, Sapindus, Sapium, Sarcobatus, Sassafras, Schizolobium, Schotia, Sibiraea, Sinocalycanthus, Sinojackia, Sophora, Sorbaria, Sorbus, Spiraea, Spondias, Staphylea, Stephanandra, Stereospermum, Stewartia, Styphnolobium, Styrax, Symphoricarpos, Syringa, Tabebuia, Taxodium, Terminalia, Theobroma, Tilia, Toona, Ulmus, Ungnadia, Vaccinium, Viburnum, Vitex, Weigela, Xanthoceras, Zanthoxylum, Zelkova, Zenobia, Ziziphus.

(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:Acoelorrhaphe, Acrocomia, Actinokentia, Aiphanes, Allagoptera, Alsmithia, Archontophoenix, Areca, Arenga, Asterogyne, Astrocaryum, Attalea, Bactris, Balaka, Barcella, Basselinia, Beccariophoenix, Bentinckia, Bismarckia, Borassodendron, Borassus, Bowenia, Brahea, Brassiophoenix, Burretiokentia, Butiagrus, Calyptrocalyx, Calyptrogyne, Calyptronoma, Carpentaria, Carpoxylon, Caryota, Ceroxylon, Chamaedorea, Chamaerops, Chambeyronia, Chelyocarpus, Chigua, Chuniophoenix, Clinostigma, Coccothrinax, Cocos, Colpothrinax, Copernicia, Corypha, Cryosophila, Cyphophoenix, Cyrtostachys, Deckenia, Dictyosperma, Dransfieldia, Drymophloeus, Dypsis, Elaeis, Euterpe, Gaussia, Geonoma, Gronophyllum, Guihaia, Hedyscepe, Heterospathe, Howea, Hydriastele, Hyophorbe, Hyphaene, Iguanura, Itaya, Johannesteijsmannia, Jubaea, Jubaeopsis, Kentiopsis, Kerriodoxa, Laccospadix, Latania, Leucothrinax, Licuala, Livistona, Lytocaryum, Marojejya, Masoala, Mauritia, Mauritella, Metroxylon, Microcycas, Nannorrhops, Nenga, Neoveitchia, Nephrosperma, Oenocarpus, Orania, Oraniopsis, Pelagodoxa, Phoenix, Physokentia, Phytelephas, Pigafetta, Pinanga, Polyandrococos, Ponapea, Prestoea, Pritchardia, Pseudophoenix, Ptychococcus, Ptychosperma, Raphia, Ravenala, Reinhardtia, Rhapidophyllum, Rhapis, Rhopaloblaste, Rhopalostylis, Roscheria, Roystonea, Sabal, Salacca, Satakentia, Schippia, Serenoa, Socratea, Sommieria, Stangeria, Syagrus, Synechanthus, Tahina, Thrinax, Trachycarpus, Trithrinax, Veitchia, Verschaffeltia, Voanioala, Wallichia, Washingtonia, Wodyetia, Zombia.

(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.

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 harvest of buds, flowers, or greenery. You must comply with all applicable Federal regulations and any applicable state or tribal laws. Regardless of state or tribal law, the sale of hemp with a THC level greater than 0.3 percent will be considered the sale of a controlled substance. Controlled substances are not insurable. 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. Industrial hemp must be produced using seed or plant cuttings adapted and appropriate for the intended use (for example, if planting industrial hemp to be 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.

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	State: Colorado (08)
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Jackson (057)

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.