

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use All or Part of AGD
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/1/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date	End of Late Planting Period Date	Acreage Reporting Date
Premium Billing Date 7/15/2026	End of Insurance Date 9/30/2026	Termination Date 9/30/2026	Contract Change Date 4/30/2026	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

Special Provisions
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use All Risk
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use: 1000 • 1000

Date: 4/2/2025

Plan: Dollar Amount Of Insurance (50)

County: Hickory (085)

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

Year: 2026

Commodity: Nursery (NVS) (1010)

Use All Risk [X] AGD

Date: 4/2/2025

Plan: Dollar Amount Of Insurance (50)

County: Hickory (085)

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use All Risk (AGD)

Date: 4/2/2025

Plan: Dollar Amount Of Insurance (50)

County: Hickory (085)

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
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use All Risk
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use All or Partial AGD
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

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.

À

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

Year: 2026	Commodity: Nursery (NVS) (1010)	Use All Risk
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000 - [] AGJID
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

Á

1
 2
 3
 4
 5
 6
 7
 8
 9
 10
 11
 12
 13
 14
 15
 16
 17
 18
 19
 20
 21
 22
 23
 24
 25
 26
 27
 28
 29
 30
 31
 32
 33
 34
 35
 36
 37
 38
 39
 40
 41
 42
 43
 44
 45
 46
 47
 48
 49
 50
 51
 52
 53
 54
 55
 56
 57
 58
 59
 60
 61
 62
 63
 64
 65
 66
 67
 68
 69
 70
 71
 72
 73
 74
 75
 76
 77
 78
 79
 80
 81
 82
 83
 84
 85
 86
 87
 88
 89
 90
 91
 92
 93
 94
 95
 96
 97
 98
 99
 100
 101
 102
 103
 104
 105
 106
 107
 108
 109
 110
 111
 112
 113
 114
 115
 116
 117
 118
 119
 120
 121
 122
 123
 124
 125
 126
 127
 128
 129
 130
 131
 132
 133
 134
 135
 136
 137
 138
 139
 140
 141
 142
 143
 144
 145
 146
 147
 148
 149
 150
 151
 152
 153
 154
 155
 156
 157
 158
 159
 160
 161
 162
 163
 164
 165
 166
 167
 168
 169
 170
 171
 172
 173
 174
 175
 176
 177
 178
 179
 180
 181
 182
 183
 184
 185
 186
 187
 188
 189
 190
 191
 192
 193
 194
 195
 196
 197
 198
 199
 200
 201
 202
 203
 204
 205
 206
 207
 208
 209
 210
 211
 212
 213
 214
 215
 216
 217
 218
 219
 220
 221
 222
 223
 224
 225
 226
 227
 228
 229
 230
 231
 232
 233
 234
 235
 236
 237
 238
 239
 240
 241
 242
 243
 244
 245
 246
 247
 248
 249
 250
 251
 252
 253
 254
 255
 256
 257
 258
 259
 260
 261
 262
 263
 264
 265
 266
 267
 268
 269
 270
 271
 272
 273
 274
 275
 276
 277
 278
 279
 280
 281
 282
 283
 284
 285
 286
 287
 288
 289
 290
 291
 292
 293
 294
 295
 296
 297
 298
 299
 300
 301
 302
 303
 304
 305
 306
 307
 308
 309
 310
 311
 312
 313
 314
 315
 316
 317
 318
 319
 320
 321
 322
 323
 324
 325
 326
 327
 328
 329
 330
 331
 332
 333
 334
 335
 336
 337
 338
 339
 340
 341
 342
 343
 344
 345
 346
 347
 348
 349
 350
 351
 352
 353
 354
 355
 356
 357
 358
 359
 360
 361
 362
 363
 364
 365
 366
 367
 368
 369
 370
 371
 372
 373
 374
 375
 376
 377
 378
 379
 380
 381
 382
 383
 384
 385
 386
 387
 388
 389
 390
 391
 392
 393
 394
 395
 396
 397
 398
 399
 400
 401
 402
 403
 404
 405
 406
 407
 408
 409
 410
 411
 412
 413
 414
 415
 416
 417
 418
 419
 420
 421
 422
 423
 424
 425
 426
 427
 428
 429
 430
 431
 432
 433
 434
 435
 436
 437
 438
 439
 440
 441
 442
 443
 444
 445
 446
 447
 448
 449
 450
 451
 452
 453
 454
 455
 456
 457
 458
 459
 460
 461
 462
 463
 464
 465
 466
 467
 468
 469
 470
 471
 472
 473
 474
 475
 476
 477
 478
 479
 480
 481
 482
 483
 484
 485
 486
 487
 488
 489
 490
 491
 492
 493
 494
 495
 496
 497
 498
 499
 500
 501
 502
 503
 504
 505
 506
 507
 508
 509
 510
 511
 512
 513
 514
 515
 516
 517
 518
 519
 520
 521
 522
 523
 524
 525

†& Liners consisting of Annual Plants, Palms, Cycads and Perennials grown as Annuals.

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

Special Provisions
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use All Risk
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

Special Provisions

2026 and Succeeding Crop Years

Year: 2026 Commodity: Nursery (NVS) (1010) Use: 100% of the total
Date: 4/2/2025 Plan: Dollar Amount Of Insurance (50) County: Hickory (085)

Cold Protection Requirements for Container Nursery Stock

I. General Cold Protection Facts

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

B. Objectives for nursery container Cold Protection Requirements (CPRs):

1. To provide effective and feasible cold protection methods for applicable Plant Categories in each hardiness zone.
2. To provide maximum insurability for applicable Plant Categories in each hardiness zone.

C. Both the Basic CPRs and the more specific Operational CPRs are required for containerized and container-grown plants based on the hardiness zone for the plant. Good Nursery Practices are defined as horticultural practices generally in use in the United States for the production of nursery plants in making normal progress toward the stage of growth at which marketing can occur and are generally recognized by agricultural experts for the area where the plants are being grown, as compatible with the nursery plant production practices and weather conditions in the county.

II. Basic Cold Protection Requirements (CPRs).

A. General Basic CPRs:

1. All plants shall be managed in accordance with Good Nursery Practices. Good Nursery Practices are defined as horticultural practices generally in use in the United States for the production of nursery plants in making normal progress toward the stage of growth at which marketing can occur and are generally recognized by agricultural experts for the area where the plants are being grown, as compatible with the nursery plant production practices and weather conditions in the county.
2. Basic CPRs shall be required with all Operational CPRs.
3. Good Nursery Practices shall include management and operations that prevent plant stress relative to, but not limited to, the following factors: over and under irrigation; salt accumulation including increased fertilizer release from incorporated slow release fertilizers; insect or disease damage; improper fertilization, herbicide, insecticide and fungicide applications such as incorrect products, improper timing, incorrect calibration and/or rates, and species injury susceptibility. Consideration will be given to circumstances wherein the above are unattainable or impossible to implement.

B. Descriptive Basic CPRs.

Special Provisions
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use All Risk
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use of Hay: 0%
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

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

III. Operational Cold Protection Requirements.

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

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use All Risk [X] AGD

Date: 4/2/2025

Plan: Dollar Amount Of Insurance (50)

County: Hickory (085)

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use All or Part of

Date: 4/2/2025

Plan: Dollar Amount Of Insurance (50)

County: Hickory (085)

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.

T. 1 # of Hay plus Poly completely covering the plants and 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.

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use All Risk [X] AGD

Date: 4/2/2025

Plan: Dollar Amount Of Insurance (50)

County: Hickory (085)

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Unit Value: \$1.00
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

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

R. No Protection.

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

Type

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

Plants of any species

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

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

Plants in connected containers (i.e. plug trays, sheet pots, tray packs and bedding packs) with cells larger than 3 inches across at the widest point of the cell interior and they must maintain a firm root ball when lifted from the container.

For cold protection purposes, liners consisting of Annual Plants & Plants Grown for One Year or Less, palms, cycads and, have separate Cold Protection Requirements from liners consisting of perennials other than palms, cycads and plants grown for one year or less.

(2) Annual Plants and Plants Grown for One Year or Less

Special Provisions
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use All Risk
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use All or Part of AG
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

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, Anemonopsis, 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, Astringia, Arystasia, Aubrieta, Aureolaria, Aurinia, Azara, Azorella, Babiana, Bacopa, Baileyia, Ballota, Balsamorhiza, Baptisia, Bauera, Baumea, Beckmannia, Beesia, Bellis, Bellium, Bergenia, Bertandiera, Besseyia, Billardiera, Blephilia, Boehmeria, Boesenbergia, Bolax, Bolboschoenus, Boltonia, Bomarea, Borago, Bothriochloa, Bouteloua, Bouvardia, Boykinia, Brachyglottis, Brachypodium, Brillantaisia, Briza, Bromus, Brunnera, Buchloe, Bulbinella, Bupthalmum, Burbidgia, Butomus, Caladium, Calamagrostis, Calamintha, Calamovilfa, Calceolaria, Calibrachoa, Callirhoe, Callisia, Calostemma, Caltha, Calyophus, 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, Chaenorrhinum, Chamaebatiaria, Chamaemelum, Chasmanthe, Chasmanthium,

Special Provisions
2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use All Risk
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use All Risk
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

Chelanthus, Chelone, Chenopodium, Chiastophyllum, Chimaphila, Chondropetalum, Christia, Chysactinia, Chrysanthemopsis, Chrysanthemum, Chrysogonum, Chrysobalanus, Chrysopsis, Chrysothemis, Cicuta, Cinna, Cirsium, Cladium, Claytonia, Cleretum, Clanthus, 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, Diclptere, Dictamnus, Didelta, Dierama, Dietes, Digitalis, Dimerocostus, Dimorphotheca, Dionaea, Dioscorea, Dipogon, Dischidia, Disporopsis, Diporum, Dissotis, Distichlis, Doellingeria, Doronicum, Dorycnium, Doryopteris, Douglasia, Draba, Dracocephalum, Drimiopsis, Drosera, Duchesnea, Dudleya, Dulichium, Dymondia, Dyschoriste, Echeandia, Echeveria, Echinacea, Echinops, Echinopsis, Echium, Edraianthus, , Eichhornia, Eleocharis, Elettaria, Ellisioophyllum, Elymus, Encelia, Epigaea, Epilobium, Epimedium, Equisetum, Eragrostis, Eremurus, Erigeron, Erinus, Eriophorum, Eriophyllum, Eritrichium, Emodia, 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, Galea, 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, Hedsarum, Helenium, Helianthemum, Helianthus, Helichrysum, Heliconia, Helictotrichon, Heliopsis, Heliotropium, Helleborus, Hemerocallis, Hepatica, Heracleum, Hermannia, Hesperantha, Hesperis, Heterocentron, Heterospathe, Heterotheca, Heuchera, Heucherella, Hibiscus, Hieracium, Hierochloa, Hippeastrum, Hippocrepis, Hirpicium, Hoffmannia, Holcus, Homalomena, Homeria, Hordeum, Horminum, Hosta, Houstonia, Houttuynia, Humulus, Hyacinthoides, Hyacinthus, Hydrastis, Hydrocotyle, Hydrophyllum, Hymenocallis, Hymenoxys, Hypericum, Hypoxis, Hypsela, Hyssopus, Hystris, Iberis, Iliamna, 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, Miliium, Mimulus, Minuartia, Mirabilis, Miscanthus, Mitchellia, 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, Orthrosanthus, 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, Petrorrhagia, Peucedanum, Phacelia, Phaedranassa, Phalaris, Phenimus, Phegopteris, 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, Roscoeia, 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)

Use All Risk [X] AGD

Date: 4/2/2025

Plan: Dollar Amount Of Insurance (50)

County: Hickory (085)

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use All or None
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

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, Sutura, 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, Tritoleia, Tritonia, Trollius, Tropaeolum, Tulbaghia, Turnera, Tussilago, Tweedia, Typha, Uncinia, Uniola, Urechites, Urginea, Uvularia, Valeriana, Vallisneria, Vancouveria, Verbena, Verbesina, Vernonia, Veronica, Veronicastrium, Vetiveria, Vicia, Viguiera, Vinca, Viola, Vitaliana, Wachendorfia, Wahlenbergia, Waldsteinia, Watsonia, Woodwardia, Xanthorrhoea, Xerochrysum, Xeronema, Xerophyllum, Xyris, Zantedeschia, Zephyranthes, Zingiber, Zizania, Zizia, Zoysia.

À

(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	À^æ &æ} ^æ	À^ & [&@•	À!æ { æ [@ {	À ææ•ææ
Àææ •• [{	À^* [] ææ	À^ æ à! [] ^ } ææ	À!æ d] ^æ {	À æd } ææ
Àææ d	Àæ!^ } æææ	À^ { àææ æ	À!æ d] @ {	À æd } æ {
Àæ &@ ^æ	Àæ à!^* ææ	À^] æ ^â {	À!æ d •^â {	À æd } æ] •â
Àæ [] â {	À!^&@ ^ {	À^!d { â {	À!æ d ç!ææ	À [\ æææ
Àæ!æ * â	À!^æ ææ	Àææ ææ	À^ : { æ ææ	À [] •ç!ææ
Àæ•&@ } æ @•	À [] ^æ {	À^* æ { [æææ	À^ { } [&æ &â {	À [] [à!•
Àæ æ } ^ { æ	À!ææ•ææ	À^ } à! ââ {	À^ } ^!æ	À ^!æ] ç!â
Àæ! ^ææ	À!ææ•æâ {	À^ } à! &@ {	Àæ!^ } æææ	À^ [à^) çæ ææ
Àæ! çæ à!^æææ	À!ææ• [^ } æ!^ {	Àææ çæ æ @	Àæ [çææ	À^ [à^ çææ { ææ
Àæ! æææ	À!ææ• [æ æ &æ!^ ææ	Àæ! { [&@æ } ææ	À^ { æ!æ @	À^ [!^!ææ
Àæ! ææ ææ	À^ à [] @ {	Àæ! ^ } àææææ	À^ { æ } ææ	À^ [^ } ç@•
Àæ! { æ @!ææ	À^ æ ^æææ	Àæ æ â {	À [@] à!^* ææ	À^ [@ [^] â

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use Value: \$100,000

Date: 4/2/2025

Plan: Dollar Amount Of Insurance (50)

County: Hickory (085)

À@æ &ææ @	Àå } å * æ
À@æ •	À[à!ææ
À@ææ } [] • æ	À[] @ [] ææ
À@ [à^ } à! [}	À] ææ @ {
À@^ à [åå {	À] ææ * ææ
À@^ } æ [] @! å {	À] åæ @ •
À@æ { å ^ åå {	Àææ @] ^ æ
Àå^ æ	Àææ ^ ææ
Àåææ } ææ	Àå^ æ
À ææ &^! å {	Àå^ [* ææ
À ^ &d ææ @ •	Àå^ [• ææ •
À ^ ^! [@æ æ	Àå^ ææ ææ
À [] [åå {	Àå [{ ææ @

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1001 1 • [1010]
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

[illegible]

(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:

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use Value: \$100,000
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

À[] • &æ	À[] * [] ã {
À[] ÷ ææææ	Àæ&æ
À[] • &@] • ã	À^dæ ææ
À[] ã	À[] ã • æ
À[] ! [] • æ	À[] ^ç^ • æ
Àææ[] { æ@ æ	À[] æ@æ c@æ
À[] æ c@ æ	À[] æ [] ãæ
À[] • d^] æ	Àæ ãæ
À[] @ • ææ	Àæ ã [] • ã
À[] @ } &@ • c ã	Àæ ãæ
À[] ã ã ^ ^: æ	Àæ æ [] • c ã
À[] { [] @æ	À[] æ æ æ æ æ
Àææ d æ æ	À[] æ • æ
Àæ &@: æ	À[] æ • æ ã • æ
Àæ ã^ ææ	À[] ^ • c^ ^ææ
Àæ • ^ç ã æ	À[] ã [] } ææ
Àææ [] * [] ææ	À[] æ^ ææ
À&@ - æ	Àæ c@ • [] { æ
À&æ æ c@ •	Àæ ã & ææ
À&@ { ã^ ^ æ	À[] [d [] æ }
À&@ { ã^ ^ æ	À[] * [] ã æ
À&æ ãæ • ^	À[] * [] ^æ {
À^ ã^ç^ æ	À
À^ æ ã^ æ	À
À^ æ } æ^ ^ •	À

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 0001 - [] AGJ
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

[illegible]

(6) Broadleaf Evergreen Trees and Shrubs

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:

[illegible]

Special Provisions 2026 and Succeeding Crop Years

Ùæ^KMT ã•[~|ãGD

County: Hickory (085)

[illegible]

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1001 - 1001
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

[illegible]

(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

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1000 • 1000
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

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, Buddlejia, Bulbine, Bursera, Butea, Callicarpa, Calycanthus, Caragana, Carica, Carpinus, Caryopteris, Casimiroa, Castanea, Castanopsis, Catalpa, Ceiba, Celtis, Cercidiphyllum, Cercidium, Cercis, Chaenomeles, Chilopsis, Chimonanthus, Chionanthus, Chitalpa, Citrus, Cladothermus, 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, Koeleruteria, 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, Philadelphia, Physocarpus, Pinckneya, Pistacia, Plagianthus, Platanus, Platycrater, Plinia, Plumeria, Pongamia, Populus, Potentilla, Pouteria, Prosopis, Prunus, Pseudobombax, Pseudocydonia, Pseudolarix, Psidium, Psoralea, 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, Styx, Symphoricarpos, Syringa, Tabebuia, Taxodium, Terminalia, Theobroma, Tilia, Toona, Ulmus, Ungadia, 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: Acoelorrhapha, Acrocomia, Actinokentia, Aiphanes, Allagoptera, Alsmithia, Archontophoenix, Areca, Arenga, Asterogyne, Astrocaryum, Attalea, Bactris, Balaka, Barcella, Basselinia, Beccariophoenix, Bentinckia, Bismarckia, Borassodendron, Borassus, Bowenia, Brahea, Brassiophoenix, Burretioakentia, Butiagrass, Calyptrocalyx, Calyptrogynae, Calyptronoma, Carpentaria, Carpoxydon, Caryota, Ceroxylon, Chamaedorea, Chamaerops, Chambeyronia, Chelyocarpus, Chigua, Chuniophoenix, Clinostigma, Coccolthrinax, Cocos, Colpothrinax, Copernicia, Corypha, Cryosophila, Cyphophoenix, Cyrtostachys, Deckenia, Dictyosperma, Dransfieldia, Drymophloeus, Dypsis, Elaeis, Euterpe, Gaussia, Geonoma, Gronophyllum, Guahaia, Hedyscepe, Heterospathe, Howea, Hydriastele, Hyophorbe, Hyphaene, Iguanura, Itaya, Johannesteijmannia, Jubaea, Jubaeopsis, Kentiopsis, Kerriodoxa, Laccospadix, Latania, Leucothrinax, Licuala, Livistona, Lytrocaryum,

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Nursery (NVS) (1010)	Use: 1001 - 1001
Date: 4/2/2025	Plan: Dollar Amount Of Insurance (50)	County: Hickory (085)

Marojejya, Masoala, Mauritia, Mauritella, Metroxylon, Microcycas, Nannorrhops, Nenga, Neoveitchia, Nephrosperma, Oenocarpus, Orania, Oraniopsis, Pelagodoxa, Phoenix, Physokentia, Phytalephas, Pigafetta, Pinanga, Polyandrococos, Ponapea, Prestoea, Pritchardia, Pseudophoenix, Ptychococcus, Ptychosperma, Raphia, Ravenala, Reinhardtia, Rhabdophyllum, 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

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

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)

Use All Risk (AG)

Date: 4/2/2025

Plan: Dollar Amount Of Insurance (50)

County: Hickory (085)

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.