

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026      Commodity: Nursery (NVS) (1010)      Use All Practices  
 Date: 4/2/2025      Plan: Dollar Amount Of Insurance (50)      County: Renville (075)

### Program Dates for Insurable Types and Practices

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

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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TP	Type Information				Practice Information			
	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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1. All container plants must be irrigated to maintain appropriate moisture levels needed for optimum growth and winter cold hardness.
2. Y hay straw, etc.
3. Solar radiation protection via shade cloth or similar products must be provided as needed.
4. All plants must be provided cold and heat protection required to prevent winter injury, maintain dormancy during the winter, and to regain growth and vigor at
5. Structural and plant coverings shall consist of a polyethylene plastic film that is translucent (diffuse light transmission) or semi-transparent or slightly opaque (fleece) fabric, spun-bound blankets, heavy shade cloth, all of which are of the appropriate thickness or weight for normal freeze or frost protection as specified
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 HGA of Hay plus Poly plus 1 HGA of Hay completely

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covering the plants and containers.

C. Structureless Plant Bed with plants laid down and consolidated container-to-container, with Poly plus 1 #FG 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 #FG 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 #FG 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.

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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 75%ent of Ice-E

P. Overhead Irrigation System equipped with sufficient sprinklers, water volume and water pressure to provide complete coverage of all plants throughout the duration of potential frost damage.

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

R. No Protection.

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

**Type**

Q. Plants in 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.

**Annual Plants**

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

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

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

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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, Liliium, 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, Aristeia, 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, Baileya, 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, 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, Ceropogia, Chaenorhinum, Chamaebatiaria, Chamaemelum, Chasmanthe, Chasmanthium,

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Scutellaria, Sedum, Selliera, Semiaquilegia, Sempervivum, Senecio, Seseli, Sesleria, Sesuvium, Setaria, Sida, Sidalcea, Silene, Silphium, Sinacalia, Sinofranchetia, Siphonochilus, Sisyrrinchium, 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, Tritoleia, Tritonia, Trollius, Tropaeolum, Tulbaghia, Turnera, Tussilago, Tweedia, Typha, Uncinia, Uniola, Urechites, Urginea, Uvularia, Valeriana, Vallisneria, 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.

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#### (4) Foliage Plants

Perennial woody or herbaceous plants with various growth habits grown for their attractive foliar attributes and primarily for use as indoor plants.

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

#### Genera Included:

Acineta	Á^æ &æ} ^æ	Á^ & [ &@•	Á:æ { æ [ @   {	Á ææ•æe
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County: Renville (075)

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### (7) Coniferous Trees and Shrubs

Perennial woody trees and shrubs that have needle-like or scale-like leaves that remain on the plant for several seasons.

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

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

### (8) Deciduous Trees and Shrubs

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026  
Date: 4/2/2025

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

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County: Renville (075)

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, Chimnanthus, Chionanthus, Chitalpa, Citrus, Cladostamnus, 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, 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, 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, Calyptracalyx, Calyptrigyne, Calyptronoma, Carpentaria, Carpoxyton, Caryota, Ceroxylon, Chamaedorea, Chamaerops, Chambeyronia, Chelyocarpus, Chigua, Chuniophoenix, Clinostigma, Coccolobus, Coccothrinax, 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, Johannesteijsmannia, Jubaea, Jubaeopsis, Kentiopsis, Kerriodoxa, Laccospadix, Latania, Leucothrinax, Licuala, Livistona, Lytocaryum,



## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use All @ Ca [ ca] D

Date: 4/2/2025

Plan: Dollar Amount Of Insurance (50)

County: Renville (075)

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.