





## Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use NWU - @Oa - ca | D

Date: 4/2/2025

Plan: Dollar Amount Of Insurance (50)

County: Tripp (123)

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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**Special Provisions**  
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Year: 2026  
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Leaf drop without death of the twigs, branches or stems is considered a normal response to cold and will not be considered as basis for a claim for all cultivars of Ficus benjamina, Ficus retusa, and Hibiscus rosa-sinensis; all species and cultivars of Ixora; and any genus, species, and cultivars of deciduous trees. Death of the twigs, branches, or stems is minimally required as a basis for claim.

PROHIBITED PLANTS - Any plant classified by a state or county as illegal to grow or sell in the county in which the nursery is located is uninsurable. For example, growing or selling plants classified as invasive species is illegal in many states and counties. No indemnity will be paid on any such plant.

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Damage Factors:

Condition	Degree of Damage	Damage Factor
For Liners and Annual Plants Plant Categories		
Undamaged	10%	0.00
Dead/Zero Market Value	Dead or damaged to the extent the plant has zero market value and cannot be marketed	1.00
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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.









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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.

T. [Illegible text]

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 greater 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.

**Additional Provisions**

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 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 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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Chelanthus, 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, 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, Ellisiophyllum, 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, Hedyarum, 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, Hystrix, Iberis, Iamna, 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, 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, Petrorrhagia, 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, Pteroccephalus, 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,



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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, 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:

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County: Tripp (123)

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# Special Provisions

2026 and Succeeding Crop Years

Year: 2026  
Date: 4/2/2025

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

U.S. Department of Agriculture  
County: Tripp (123)

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## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use All or None [X] ID

Date: 4/2/2025

Plan: Dollar Amount Of Insurance (50)

County: Tripp (123)

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.