

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use All Risk ID

Date: 4/2/2025

Plan: Dollar Amount Of Insurance (50)

County: Chester (023)

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Use N/A } } ^ • ^ ^ A | D

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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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Use All/None/Partial/Other
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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 |
| Á | | |
| 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 or similar products for protection is permitted, but the use of straw or hay for protection is not permitted.
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 of Hay plus Poly plus 1 of Hay completely

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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, 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.

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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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(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.

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County: Chester (023)

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| AE& d • d @ • | AOā ā æ | AO ^] ææe | APā] ^ : ^ * ā | AT æ] ā æe | AJ ā ^ æ | AJ d [āææ c @ • |
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| AE ^ • æe | AOā ^ d { | AO æ [ææ] ^ • | APā ææ [āææ ā ^ •æ | AT æ * æ^ | AJ ā c ^ • | AJ ^ c @ æāæ |
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| AE @ [•] ^ { æ | AO @ ā ^ æ | AO] ^ ææ c @ • | APā ææææææ ^ • | AT ^ æ ^ æ { æ | AJ ā d [•] [] { | AJ ^ • ^] æ { |
| AEā ^ c | AO @ ā ^ { æ | AO] æā | AP [[•] ā āæe | AT ^ æ ^ &æe | AJ āæ { ā &ā { | AJ ^ : ^ * ā { |
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| AE æāæææe | AO @ • ^ ^ æ | AO ^ [[] @æ | AP { ^ } [] ^ ā | AT ^ : ā • æe | AJ ^ æææe | A / ææā ā ^ • |
| AOæ&ææā | AOā cā { | AO ææe | AP { ^ } [•] [] ^ { | AT ^ ^ æe | AJ ^ • [] æe | A / æææ |
| AOæ & ^ æ | AOā] æ [[] ^ { | AO ææ ^ æe | AP ^ ææ^ | AT ^ æææ ææ | AJ [•] ^ ^ æe | A ^ & { æ |
| AOæ [] • ā | AOā c • | AO ā ā d ^ æ | AP c | AT ^ d [• æā • | AJ [• ææ c @ æe | A ^ & { ææe |
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| AOæ ^ æe | AOā ^ æe | AO ææā | APā ā æææ ^ • | AT ā [•æ | AJ ^ ^ ā ææ ææ | A ^] • d [^ { æe |
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| AOā & @ ^ æe | AO [& [[] āæ | AO ^ ^] æe | AP [] [* [] | AT [] c ^ { æ | AJ c [ææ] ^ • | A / ææ [] æææ ^ • |
| AOā & @ -æe | AO [& ^ • | AO [[]] æe | AP æe | AT [] ā āæ | AJ c [•] ^ ^ { | A / @ •] ^ •æe |
| AOāæ | AO ^ ^ | AO ^ æe | APæ ^ ā æe | AT ^] cā * æe | AJ ^ ^ æ | A / @ c ^ æe |
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Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Nursery (NVS) (1010)

Use All Risk ID

Date: 4/2/2025

Plan: Dollar Amount Of Insurance (50)

County: Chester (023)

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.