

SPECIAL PROVISIONS OF INSURANCE  
2009 AND SUCCEEDING CROP YEARS

ST: INDIANA (18)  
CO: Fulton (049)

CROP: CORN (0041)  
PLAN: Crop Revenue Coverage (44)

THE SPECIAL PROVISIONS OF INSURANCE IS THE PART OF THE POLICY THAT CONTAINS SPECIFIC PROVISIONS OF INSURANCE FOR THE INSURED CROP IN THIS COUNTY.

INSURABLE TYPES AND PRACTICES:

TYPE(S) -----	PRACTICE(S) -----
(016) Grain	(002) Irrigated
(016) Grain	(003) Non-Irrigated

PROGRAM DATES FOR INSURABLE TYPES AND PRACTICES:

SALES CLOSING	EARLIEST PLANTING	FINAL PLANTING	ACREAGE REPORTING	PREMIUM BILLING
TYPE(S) -----		PRACTICE(S) -----		
ALL TYPES LISTED ABOVE		ALL PRACTICES LISTED ABOVE		
03/15/2009	04/06/2009	06/05/2009	07/15/2009	10/01/2009

PRICE STATEMENT(S):

In lieu of any dollar limitations contained within the Crop Revenue Coverage Commodity Exchange Endorsement Harvest Price definition, for all crops the following change is applicable: The Harvest Price can be less than the Base Price without limitation, but will not be greater than 200 percent of the Base Price.

CROP STATEMENT(S):

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

Any acreage following another crop that has reached the headed (or budded) stage and/or that has been harvested in the same calendar year is not insurable without a Written Agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.

Coverage for the insured crop grown using an organic farming practice is provided in this county. An organic rate factor is specified on the coverage and rate table.

In addition to any requirements for separate APH yields (databases) contained in the policy and in FCIC approved procedures, separate databases for

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certified and transitional acreage are required for any insured crop grown using an organic farming practice. Acreage and production history from certified organic or transitional acreage will be contained in the certified organic or transitional APH databases. Each database will include production and acreage from any applicable buffer zone. Any yearly average APH yields, for the most recent four crop years only, from the transitional acreage database will be used in place of Transitional Yields (T-Yields) to establish the certified organic APH database. A variable T-yield will be used to complete the database, if required. Yields shown on the Transitional Yield and YA Substitution Table apply to the organic farming practice.

Settlement of Claim: CRC policy provisions only provide for corn coverage if the corn is planted for harvest as grain. However, if you later decide to harvest some insurable acreage as silage you must notify your crop insurance agent of your decision before harvest begins. Production to count for indemnity purposes for such acreage will be determined on our appraisals based on the type (grain only) you reported for coverage. If you fail to give such notice before harvest, the final guarantee will be used for such acreage.

## QUALITY STATEMENT(S):

These sections only apply to grain production for the insured crop.

The Quality Adjustment Factor (QAF) is 1.000 minus the sum of the applicable Discount Factors (DF) expressed below as three-place decimals. No other quality adjustment factors are considered in determining production to count. The production to count remaining after any reduction due to excessive moisture (in accordance with the applicable Crop Provisions), is multiplied by the QAF (not less than zero) to determine net production to count.

If, on the date of final inspection for the unit, any production, which due to insurable causes, has zero market value\*\*\* (zero market value\*\*\* after fair consideration to deliver production to a market outside your local marketing area) will not be considered production to count if the production is destroyed in a manner acceptable to us (see section D).

Fair consideration to deliver sold\*\*\*\* production to a market outside your local marketing area is allowed only for the types and levels of damage included in sections B1 and C2 below. Fair consideration is not allowed for production fed or used in a manner other than feed.

- a If the reasonable Reduction in Value (RIV) can be decreased by conditioning the production, the RIV after conditioning may be increased by the cost of such conditioning, provided the resulting RIV does not exceed the RIV before conditioning.
- b The RIV and local market price\* are determined on the date such quality adjusted production is sold\*\*\*\* to a disinterested third

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party\*\*.

Discount factors are determined as follows:

Section A - Use the following charts to determine the DFs (including any applicable DFs in section C for substances or conditions identified as injurious to human or animal health).

For production that has a test weight below 46 pounds per bushel and/or kernel damage above 35 percent; see section B.

1 Discounts for grade are as follows:

Grade	DF
U.S. Sample Grade	0.099

2 Discounts for low test weight are as follows:

Test Weight Pounds	DF
49 and above	None
48-48.99	0.041
47-47.99	0.052
46-46.99	0.062
Below 46	See section B

3 Discounts for excessive kernel damage (excluding heat damage) are as follows:

Damage %	DF	Damage %	DF	Damage %	DF
10 & below	None	18.01-19	0.163	27.01-28	0.303
10.01-11	0.059	19.01-20	0.178	28.01-29	0.318
11.01-12	0.069	20.01-21	0.194	29.01-30	0.334
12.01-13	0.080	21.01-22	0.209	30.01-31	0.349
13.01-14	0.090	22.01-23	0.225	31.01-32	0.365
14.01-15	0.101	23.01-24	0.240	32.01-33	0.380
15.01-16	0.116	24.01-25	0.256	33.01-34	0.396
16.01-17	0.132	25.01-26	0.272	34.01-35	0.411
17.01-18	0.147	26.01-27	0.287	Above 35	See section B

4 Discounts for sample grade factors are as follows:

Musty Odor = 0.044	Sour Odor = 0.052	COFO = 0.052
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Section B - For discount factors not shown in section A, the DFs will be determined as follows: (DFs included in section A are not used if production qualifies under this section):

1 Production that is sold\*\*\*\* to a disinterested third party\*\* the DF will be the reasonable RIV applied by the buyer due to all

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insurable quality deficiencies, and that value divided by the local market price\*.

- 2 The DF will be .500 for all unsold production (or sold\*\*\*\* to other than a disinterested third party\*\*). Refer to section C for any additional discount factors that may apply.
- 3 For production remaining unsold 60 days after the calendar date for the end of the insurance period, we will settle your claim for indemnity using a DF of .500. An automatic extension of time will be allowed for you to submit your claim for indemnity, not to exceed 90 days after the calendar date for the end of the insurance period (This does not limit your ability to request an additional extension of time to submit a claim for indemnity in accordance with section 14 of the Basic Provisions). Refer to section C 3 for any additional discount factors that may apply.

Section C A DF for production containing substances or conditions that are injurious to human or animal health is allowed in addition to applicable DFs in sections A or B above.

Any potential loss due to substances or conditions identified by the Food and Drug Administration, other public health organizations of the United States, or a public health agency of the applicable State in which the insured crop is grown, at a level determined as injurious to human or animal health, will be covered only if the appropriate samples of the production were obtained by the adjuster (or a trained disinterested third party\*\* approved by the Approved Insurance Provider), and the analysis was performed by an approved laboratory. For production that will be stored on the farm or in commercial storage, the appropriate samples must be obtained prior to the production entering storage, otherwise such production will not be adjusted for any quality deficiencies listed in section C; however, samples to determine vomitoxin levels may be obtained after production is stored on the farm.

- 1 For production that contains substances or conditions determined to be injurious to human or animal health, adjustments will be made for levels of substances or conditions in excess of the lower of the following:
  - a The amount allowed by the action or advisory level of the Food and Drug Administration; or
  - b The amount allowed by another public health organization of the United States; or
  - c The amount allowed by a public health agency of the applicable State in which the insured crop is grown.

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- 2 For production qualifying under section C 1, the DF for sold\*\*\*\* production, (production transported directly from the field to the buyer, or put into commercial storage and later sold\*\*\*\*) without going into on farm storage, will be the reasonable RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price\*.
  
- 3 For production qualifying under section C 1 that is unharvested, in storage, fed, used in any manner other than feed, or sold\*\*\*\* to other than a disinterested third party\*\*, the DF will be the applicable discount factors included in sections A or B2 above, added to the applicable DFs under this subparagraph, except as stated in section C 3 e below.

The DF will be .500 for all substances or conditions not identified in the following charts:

a DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 - 20.0 ppb	0.000
20.1 - 50.0 ppb	0.100
50.1 - 100.0 ppb	0.200
100.1 - 200.0 ppb	0.300
200.1 - 300.0 ppb	0.400
300.1 ppb & above	See C 3 e below

b DFs for Vomitoxin:

Vomitoxin Range	DF
0.1 - 5.0 ppm	0.000
5.1 - 10.0 ppm	0.450
10.1 ppm & above	See C 3 e below

c DFs for Fumonisin:

Fumonisin Range	DF
0.1 - 3.0 ppm	0.000
3.1 - 20.0 ppm	0.100
20.1 - 40.0 ppm	0.200
40.1 - 60.0 ppm	0.300
60.1 - 100.0 ppm	0.400
100.1 ppm & above	See C 3 e below

- d For production remaining unsold 60 days after the calendar date for the end of the insurance period, we will settle your claim for indemnity using a DF of:

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- i The applicable DF for the level of Aflatoxin, Vomitoxin, or Fumonisin listed in the tables above based on approved laboratory test results taken from samples as stated above; or
- ii .500 for all substances and conditions described in C 1 above other than Aflatoxin, Vomitoxin, or Fumonisin.

An automatic extension of time will be allowed for you to submit your claim for indemnity, not to exceed 90 days after the calendar date for the end of the insurance period (This does not limit your ability to request an additional extension of time to submit a claim for indemnity in accordance with section 14 of the Basic Provisions). Refer to section A or B2 for any additional discount factors that may apply.

- e For any production that has an aflatoxin level in excess of 300 ppb, a vomitoxin level in excess of 10 ppm, or a fumonisin level in excess of 100 ppm, the DF will be .500. No other quality factors contained in sections A or B will be considered. If such production is destroyed in a manner acceptable to us, the DF will be 1.000. A claim will not be completed until such production is sold\*\*\*\*, fed, used, or destroyed.

Section D For production listed in sections A, B, or C that we determine has zero market value\*\*\* (zero market value\*\*\* after fair consideration to deliver production to a market outside your local marketing area when applicable) due to covered quality deficiencies:

- 1 The DF will be 1.000 if such production is destroyed in a manner acceptable to us.
- 2 If you do not destroy production listed in section A in a manner acceptable to us, such production to count is no longer considered to be zero market value\*\*\* and will be adjusted based on the DFs in section A.
- 3 If you do not destroy production listed in section B in a manner acceptable to us, such production to count is no longer considered to be zero market value\*\*\* and will be adjusted based on a DF of .500.
- 4 If you do not destroy production listed in section C in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in section C.

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Section E No RIV will be made or accepted by us if it is due to:

- 1 Moisture content;
- 2 Damage due to uninsured causes;
- 3 Drying;
- 4 Handling;
- 5 Processing; or
- 6 Any other costs associated with normal harvesting, handling, and marketing of your production.

\* "Local Market Price" as defined in the applicable Basic, Crop, or these Provisions.

\*\* "Disinterested third party" as defined in the applicable Basic, Crop, or these Provisions. In addition to the definition of "Disinterested third party", a person or business who does not routinely purchase production for resale or for feed will not be considered a disinterested third party if the RIVs applied by the buyer are not reflective of the RIVs in the local market.

\*\*\* "Zero market value" occurs when no buyers in your local area are willing to purchase the production and fair consideration to deliver production to a market outside your local marketing area is greater than the production's value.

\*\*\*\* "Sold" - Grain is considered sold on the date ownership or title of the grain has passed from the seller to the buyer

## INSURANCE AVAILABILITY STATEMENT(S):

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, parental status, familial status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program.

APPROVED: ACTUARIAL DIVISION 10/16/2008