

SPECIAL PROVISIONS OF INSURANCE
2005 AND SUCCEEDING CROP YEARS

ST: NEVADA (32)
CO: Pershing (027)

CROP: ALFALFA SEED (0107)
PLAN: APH (90)

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) ----- |
|-------------------------|--------------------------------------|
| (114) AVR B ratings 1-4 | (102) Established Stand (Irr) |
| (114) AVR B ratings 1-4 | (202) Fall Pltd Seed-to-Seed (Irr) |
| (114) AVR B ratings 1-4 | (302) Spring Pltd Seed-to-Seed (Irr) |
| (159) AVR B ratings 5-9 | (102) Established Stand (Irr) |
| (159) AVR B ratings 5-9 | (202) Fall Pltd Seed-to-Seed (Irr) |
| (159) AVR B ratings 5-9 | (302) Spring Pltd Seed-to-Seed (Irr) |

PROGRAM DATES FOR INSURABLE TYPES AND PRACTICES:

| SALES CLOSING | EARLIEST PLANTING | FINAL PLANTING | ACREAGE REPORTING | PREMIUM BILLING |
|-------------------------|----------------------|----------------------|--------------------------------------|--------------------|
| ----- | | | | |
| TYPE(S) ----- | | PRACTICE(S) ----- | | |
| (114) AVR B ratings 1-4 | | | (102) Established Stand (Irr) | |
| (114) AVR B ratings 1-4 | | | (202) Fall Pltd Seed-to-Seed (Irr) | |
| (159) AVR B ratings 5-9 | | | (102) Established Stand (Irr) | |
| (159) AVR B ratings 5-9 | | | (202) Fall Pltd Seed-to-Seed (Irr) | |
| 10/31/2004 | | | 04/15/2005 | 08/01/2005 |
| ----- | | | | |
| (114) AVR B ratings 1-4 | | | (302) Spring Pltd Seed-to-Seed (Irr) | |
| (159) AVR B ratings 5-9 | | | (302) Spring Pltd Seed-to-Seed (Irr) | |
| 10/31/2004 | | | 06/30/2005 | 08/01/2005 |

GENERAL STATEMENT(S):

AVRB represents the Alfalfa Variety Review Board or its successor entities responsible for determining fall dormancy ratings of Alfalfa cultivars. DRA is defined as the Dormancy Rating Group A (ratings 1-4) and when applicable, DRD is defined as Dormancy Rating Group D (ratings 5-9).

PRICE STATEMENT(S):

The established price election available for this county crop program will be released as an Actuarial Table Addendum (Special Provisions) prior to the policy contract change date. An additional price election, if applicable, will be released no later than 15 days prior to the sales

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closing date.

CROP STATEMENT(S):

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

ADEQUATE STAND/MINIMUM PLANTS REQUIRED: For Established Stands of Alfalfa Seed greater than or equal to 0.44 living plants per square foot (19,166 plants per acre); for Fall or Spring Planted Seed-to-Seed Stands greater than or equal to 1.5 living plants per square foot (65,340 plants per acre). Insurance attaches to acreage with adequate stands of live plants the later of the date specified in the crop provisions, or the date we accept your application.

AGE LIMITATION: In accordance with Section 7(c)(4) of the crop provisions, acreage of alfalfa seed will not be insurable beyond the earlier of the originator's stipulated maximum age of stand for the applicable variety or the sixth and succeeding crop years after the crop year of initial seeding, unless otherwise agreed in writing by us.

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 certified and transitional acreage are required for any insured crop grown using an organic farming practice. Only acreage and production history from each acreage type of the organic farming practice will be contained in the applicable database. Each database will include production and acreage from any applicable buffer zone. Any acreage and production records of the insured crop from transitional acreage will be used to establish the certified organic approved APH yield when such acreage initially qualifies as certified organic acreage. 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.

INSURANCE AVAILABILITY STATEMENT(S):

The Federal Crop Insurance Corporation (FCIC) makes crop insurance available for all producers, regardless of race, color, national origin, religion, sex, age or handicap.

APPROVED: ACTUARIAL DIVISION 04/30/2004