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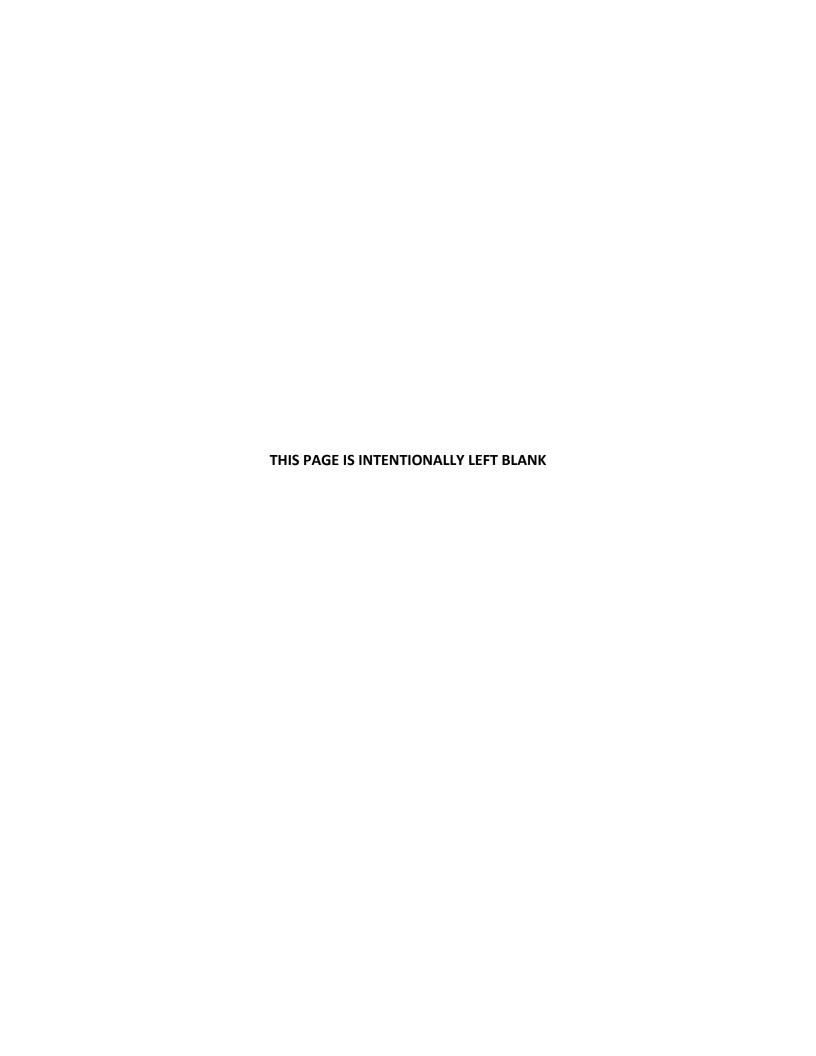


Federal Crop Insurance Corporation

FCIC-20690L (08-2023)

# KIWIFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

**2024 and Succeeding Crop Years** 



# UNITED STATES DEPARTMENT OF AGRICULTURE FARM PRODUCTION AND CONSERVATION RISK MANAGEMENT AGENCY

TITLE: Kiwifruit Loss Adjustment Standards	NUMBER: FCIC-20690L
Handbook	OPI: Product Administration and Standards Division
<b>EFFECTIVE DATE: 2024 and Succeeding Crop Years</b>	ISSUE DATE: August 28, 2023
SUBJECT:	APPROVED:
Provides the procedures and instructions for	/s/ John W. Underwood for
administering the Kiwifruit crop insurance	
program.	Deputy Administrator for Product Management

# **REASON FOR ISSUANCE**

This handbook is being issued to provide procedures and instructions for administering the Kiwifruit Crop Insurance Program for the 2024 and succeeding crop years.

# KIWIFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

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# PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

#### 1 General Information

# A. Purpose and Objective

The RMA issued loss adjustment standards for the Kiwifruit Crop Insurance Program are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at: <a href="www.rma.usda.gov/Policy-and-Procedure/Privately-Developed-Products---20000">www.rma.usda.gov/Policy-and-Procedure/Privately-Developed-Products---20000</a>.

This handbook remains in effect until superseded by reissuance of the entire handbook subject to any directives contained in any bulletin or FAD released by RMA. A bulletin or FAD can supersede applicable portions of the original handbook.

# B. Source of Authority

The Federal Crop Insurance Corporation Board of Directors approved the Kiwifruit 508(h) during the FCIC Board Meeting in August 2022, under section 508(h) of the Federal Crop Insurance Act. Kiwifruit was implemented August 31, 2023, for the 2024 reinsurance year and 2024 commodity year.

# C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that "No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance." Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified or participated in a complaint under Title VI.

It is the AIP's responsibility to ensure that standards, procedures, methods and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at <a href="https://www.usda.gov/oascr">www.usda.gov/oascr</a>. For more information on the RMA Non-Discrimination Statement, see the DSSH.

## D. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC-approved underwriting standards for
	policies administered by AIPs for the General Administrative Regulations,
	Common Crop Insurance Policy Basic Provisions, and Area Risk Protection
	Regulations.
DSSH	This handbook provides the official FCIC-approved form standards for use in
	the sale and service of any eligible Federal crop insurance policy; required
	statements and disclosures; and the standards for submission and review of
	non-reinsured supplemental policies in accordance with the SRA.
GSH	This handbook provides the official FCIC-approved standards for policies
	administered by AIPs under the General Administrative Regulations, Common
	Crop Insurance Policy Regulations Basic Provisions, including the Catastrophic
	Risk Protection Endorsement; the Area Risk Protection Insurance Regulations
	Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall
	Index Plan; and the Whole-Farm Revenue Protection Pilot Policy.
LAM	This handbook provides the official FCIC-approved general loss adjustment
	standards for all levels of insurance provided under FCIC unless a publication
	specifies that none or only specified parts of this handbook apply.
KIWI CISH	Provides specific underwriting guidelines for kiwifruit.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH and LAM.
- (2) Terms, abbreviations, and definitions specific to kiwifruit loss adjustment and this handbook are in <a href="Exhibits 1"><u>Exhibits 1</u></a> and <a href="Exhibits 1">2</a>, herein.

# E. CAT Coverage

Refer to the CIH, GSH, and LAM for provisions and procedures not applicable to CAT coverage.

# F. Irrigated Practice

Refer to the CIH and LAM for irrigated standards and the DSSH for irrigated practice guidelines.

# 2 AIP Responsibilities

## A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

#### B. Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection.

- (1) One legible copy to the insured; and
- (2) The original and all remaining copies as instructed by the AIP.

#### C. Record Retention

It is the AIPs responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

#### D. Form Standards

- (1) The entry items in <u>Exhibits 3</u> and <u>4</u> are the minimum requirements for the Appraisal Worksheets and the Production Worksheet (hereafter referred to as "PW"). All entry items are "Substantive," (i.e., they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form(s) in <a href="Exhibits 3">Exhibits 3</a> <a href="4">4</a>. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: <a href="https://www.rma.usda.gov">www.rma.usda.gov</a>.
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block immediately followed by the statement below:
  - "I certify that to the best of my knowledge and belief all of the information on this form is correct. I also understand that failure to report completely and accurately may result in sanctions under my policy, including but not limited to voidance of the policy, and in criminal or civil penalties (18 U.S.C. 1006 and 1014; 7 U.S.C. 1506; 31 U.S.C. 3729, 3730 and any other applicable federal statutes)."
- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth).

#### 3-10 Reserved

# PART 2: INSURANCE CONTRACT INFORMATION

# 11 Insurability

The AIP must determine the insured has complied with all policy provisions of the insurance policy. The following may not be a complete list of insurability requirements. Refer to the BP, CP, and the SP for a complete list.

## A. Insured Crop

The insured crop will be all acreage of kiwifruit that is grown in the county shown on the application, and for which a premium rate is quoted by the AD:

- (1) in which the insured has a share;
- (2) that are of varieties adapted to the area;
- (3) that are irrigated;
- (4) that are grown on vines that have reached at least the fifth leaf year after being set out, unless otherwise provided in the SP;
- (5) grown for the production of fresh kiwifruit; and
- (6) that are grown in a vineyard that, if inspected, is considered acceptable by the AIP.

# B. Insurable Acreage

Kiwifruit interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines that it does not meet the requirements contained in the insured's policy.

# C. Reductions in Insured Acreage

Refer to the CIH for information regarding acreage reduction due to decreases in original plant stand. Also refer to the CIH and LAM for information regarding acreage measurements for perennial crops.

#### 12 Unit Division

Refer to the BP and CP for unit division provisions.

#### 13 Insurance Period

#### A. Coverage Begins

(1) The insurance period begins December 1 (refer to Section 8 of the CP for specific information) unless the AIP inspects the acreage and notifies the insured it does not meet the requirements for insurability contained in the insured's policy.

# A. Coverage Begins (Continued)

(2) For each subsequent crop year that the policy remains continuously in force, coverage begins on the day immediately following the end of the insurance period for the prior crop year. Cancelling and transferring the policy to a different AIP does not break continuity.

#### B. End of Insurance Period

The insurance period ends for each crop year on the following calendar dates:

- (1) November 30 for the Varietal Group A kiwifruit type;
- (2) November 15 for the Varietal Group B kiwifruit type;
- (3) November 30 for the Varietal Group C kiwifruit type; and
- (4) as otherwise provided for specific types in the SP.

## 14 Causes of Loss and Exclusions

Refer to the BP and CP for causes of loss and exclusions and the LAM for additional instructions.

# 15 Quality Adjustment

- (1) The Kiwifruit Insurance Program provides fresh fruit quality adjustment for harvested production that, due to insured causes, does not grade KAC No. 1 and is not sold and for appraised production that does not meet the KAC No. 1 standard (or other applicable standard if specified in the SP). Such production will not be considered production to count.
- (2) Quality adjustment does not apply to any production that is harvested and sold. Such harvested production will be considered production to count without regard to grade.

## 16 Insured Duties

Insureds are required to:

- (1) Leave representative samples of unharvested vines selected by the AIP.
- (2) For acreage insured for direct marketing, the insured must comply with section 38 of the BP.

# 16 Insured Duties (Continued)

- (3) In addition to the notice requirements contained in the BP, comply with the CP notice requirements listed below:
  - (a) The insured must notify the AIP within 3 days of the date harvest should have started if the crop will not be harvested.
  - (b) If the insured intends to claim an indemnity on any unit, the insured must notify the AIP at least 15 days prior to the beginning of harvest if the insured previously gave notice in accordance with section 14 of the BP or within 24 hours if damage is discovered during harvest.
  - (c) The insured must not sell or dispose of the damaged crop until after the AIP has given the insured written consent to do so.
  - (d) Failure to meet these requirements resulting in the AIP's inability to inspect the damaged production, all such production will be considered undamaged and included as production to count.
- (4) The insured must submit a claim in accordance with section 14(e) of the BP, except as provided in section 14(e)(1)(i).

## 17-20 Reserved

# **PART 3: APPRAISALS**

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM. Appraisals must not be made until an accurate appraisal of potential production can be made.

# 21 General Appraisal Information

# A. Appraisal Types

Specifically for the Kiwifruit Insurance Program, circumstances that require an appraisal include (but are not limited to) when:

- (1) the insured chooses not to harvest the acreage;
- (2) the acreage or production will be put to other use;
- (3) production remains on the vines which have been partially harvested or after harvest is completed;
- (4) verifiable production records may not be available;
- (5) further determined by the AIP; or
- (6) for purposes applicable to establishing production to count in determining an indemnity for direct marketed acreage.

## B. Appraisal Dates

AIP representatives will set appraisal dates.

## 22 Selecting Representative Sample Vines

Make a general examination of all acreage in the vineyard or sub-vineyard before selecting sample vines. Determine the number and general location of insured vines to be used in the representative sample as follows:

- (1) Total acreage of the insured crop (less acreage or vines of any other perennial crops interplanted with the insured crop) and the number of insurable vines.
- (2) Age and general production capabilities of the vines.
- (3) Extent of variation in the amount of production or damage to fruit on vines within the acreage. When damage is not uniform, more sample vines may be required for the appraisal.
  - (a) Include different age or size of vines, if applicable. Never use weaker than average vines (dead or vines that contain little or no fruit which are not representative of the vineyard or sub-vineyard).
  - (b) Consider variation in elevation of the ground.
  - (c) Observe the location of fruit on the vines.

- (d) Select sample vines from a representative number of rows in the vineyard. Split the vineyard into sub-vineyards and appraise each sub-vineyard when there are significant differences within the same vineyard, or the insured intends to destroy part of the vineyard. See <a href="Exhibit 6">Exhibit 6</a>, herein for representative sample vine requirements.
- (4) Exclude as representative sample vines any vines that:
  - (a) have been abandoned; or
  - (b) have been damaged by uninsured causes (e.g., mechanical damage, chemical damage, etc.).
- (5) Verify that any interplanted kiwifruit acreage was inspected, and such acreage had met the requirements for insurance to attach.

# 23 Appraisal Methods

#### A. General Information

(1) These instructions provide information on appraisal methods for:

Appraisal Method	Use				
Weight Appraisal Method	To determine the potential amount of kiwifruit production				
(Immature and Mature Fruit)	(mature and immature) that will not be harvested in a				
	timely manner.				
Weight Appraisal Method	To determine the potential amount of mature kiwifruit				
(Mature Fruit)	production that will not be harvested in a timely manner or				
	that is left on the vines after the end of the insurance				
	period.				

- (2) Any appraised kiwifruit that that does not or would not meet the grade requirements specified in section 11(c)(2) of the CP (KAC No. 1 or better), due to insured causes, will not be considered production to count and would not be included in the appraisal entered in Column 23 or 33. (See <a href="Para. 15">Para. 15</a> of this handbook for additional information.)
- (3) Direct market appraisals will be made using the applicable appraisal method listed above.

# B. Weight Appraisal Method (Immature and Mature Fruit)

- (1) Use the procedures in <u>Para. 22</u> and <u>Exhibit 6</u>, herein to select representative sample vines.
- (2) Pick all immature (only fruit that will reach maturity) and mature kiwifruit from the sample vines and record the number of fruit for each sample. If possible, delay the appraisal until at least twenty-five percent of the fruit on the vines is mature.

# 23

# B. Weight Appraisal Method (Immature and Mature Fruit) (Continued)

- (3) If the percent of mature fruit is less than 50 percent of all fruit picked from all sample vines, strike through all "immature/mature" references in all applicable columns.
  - (a) Enter the immature/mature fruit counts in Column 11 for each sample vine and total the Column 11 entries and enter the result in Column 12 for the vineyard ID.
  - (b) Total the immature/mature fruit counts for all vineyard IDs in Column 12 and transfer the result to Column 13.

Make no entries in Columns 16, 18, and 19.

- (c) Divide the number of immature/mature fruit in Column 13 by the No. of Vines Sampled in Column 14 to determine the Average Immature Fruit/Sample Vine. Round the result to tenths and enter in Column 15.
- (d) Enter for Type A (Hayward), 0.237 pounds, Type B (Actinida chinensis), 0.165 pounds, or Type C (MegaKiwi), 0.385 pounds as the standard Average Weight Per Mature Fruit in Column 17.
- (e) Multiply the Average Immature Fruit/Sample Vine in Column 15 by the standard Average Weight Per Mature Fruit in Column 17 to determine the Total Weight Per Vine. Enter result in Column 20 rounded to hundredths.
- (f) Enter the number of Vines Per Acre in Column 21 based on vine spacing (see Exhibit 5, e.g., vine spacing  $15 \times 12 = 242$  vines/acre).
- (g) Multiply the Total Weight Per Vine in Column 20 by the number of Vines per Acre in Column 21 and enter the result as a whole number in Column 22, Total Pounds of Fruit Per Acre.
- (h) Transfer the entry from Column 22 to Column 23, Pounds Per Acre.
- (4) If at least 50 percent of all fruit picked from all sample vines is mature, split Columns 11, 12 and 13 horizontally. Separate the immature and mature fruit from all sample vines and enter in the top block the number of immature fruit and in the bottom block, the number of mature fruit for each vineyard ID.
  - (a) Enter the immature/mature fruit counts in Column 11 for each sample vine and total the Column 11 entries and enter the results in the applicable block in Column 12 for the vineyard ID.
  - (b) Total the immature/mature fruit counts for all vineyard IDs in Column 12 and transfer the results to the applicable blocks in Column 13.

# B. Weight Appraisal Method (Immature and Mature Fruit) (Continued)

- (c) Divide the number of immature fruit in Column 13 by the No. Vines Sampled in Column 14 to determine the Average Immature Fruit/Sample Vine. Round the result to tenths and enter in Column 15.
- (d) Weigh the total mature fruit in Column 13 and enter the result in Column 16, Total Weight of Mature Fruit All Sample Vines, rounded to hundredths of a pound.
- (e) Divide Total Weight of Mature Fruit All Sample Vines in Column 16 by the total number of mature fruit in Column 13 to determine the Average Weight Per Mature Fruit rounded to hundredths of a pound. Enter the result in Column 17.
- (f) Multiply the Average Immature Fruit/Sample Vine in Column 15 by the Average Weight Per Mature Fruit in Column 17 to determine the Immature Fruit Weight Per Vine. Round the result to hundredths and enter in Column 18.
- (g) Divide Total Weight of Mature Fruit All Sample Vines in Column 16 by the No. Vines Sampled in Column 14 to determine the Mature Fruit Weight Per Sample Vine rounded to hundredths of a pound. Enter the result in Column 19.
- (h) Add the results of Columns 18 and 19 to determine the Total Weight Per Vine. Enter the result rounded to tenths of a pound in Column 20.
- (i) Enter the number of Vines Per Acre in Column 21 based on the vine spacing in item 8 (see Exhibit 5, e.g., vine spacing  $15 \times 12 = 242$  vines/acre).
- (j) Multiply the Total Weight Per Vine in Column 20 by the number of Vines Per Acre in Column 21 and enter the result as a whole number in Column 22, Total Pounds of Fruit Per Acre.
- (k) Transfer the entry in Column 22, Total Pounds of Fruit Per Acre to Column 23, Pounds Per Acre.

# C. Weight Appraisal Method (Mature Fruit)

- (1) Walk through the entire vineyard to visually analyze crop damage due to insurable causes. Observe the following:
  - (a) number of vines with unpicked fruit;
  - (b) number of vines picked;
  - (c) number of vines harvested clean;

#### C. Weight Appraisal Method (Mature Fruit) (Continued)

- (d) whether or not damage is uniform; and
- (e) the extent and variation of damage. If damaged by freeze, note the extent of damage variation according to location of damaged fruit on the vines.
- (2) Select representative sample vines based on the vineyard analysis outlined in step 1 above, Para. 22 and Exhibit 6.
- (3) Pick all of the mature fruit from each sample vine that would be acceptable by the processor for fresh purposes from each representative sample vine.
- (4) Weigh the fruit from each sample and record weight in pounds rounded to tenths in Column 25, Potential in Pounds per Vine.
- (5) Total the fruit weights from all sample vines for the vineyard ID and enter the results in pounds to tenths in Column 26, Total Pounds.
- (6)Total the Column 26 entries for all vineyard IDs and enter the result in tenths in Column 27, Total Pounds.
- (7) Enter the total number of vines sampled from Column 25.
- (8) Divide the Total Pounds in Column 27 by the No. Vines Sampled in Column 28 and enter the result rounded to tenths in Column 29, Average Lbs. Per Vine.
- (9) Enter the number of Vines Per Acre in Column 30 based on the vine spacing in item 8 (see Exhibit 5, e.g., vine spacing  $15 \times 12 = 242$  vines/acre).
- (10)Multiply the Vines Per Acre in Column 30 by the Average Lbs. Per Vine in Column 29. Enter the result rounded to whole pounds in Column 31, Total Lbs. Per Acre.
- (11)Transfer the entry in Column 31, Total lbs. Per Acre to Column 33, Lbs. Per Acre.

#### **Deviations and Modifications** 24

- (1) Deviations in appraisal methods require RMA written authorization (as described in the LAM) prior to implementation.
- (2) There are no pre-established appraisal modifications contained in this handbook, refer to the LAM for additional information.

# 25 Handling Appraisal Discrepancies

- (1) If the insured disagrees with the appraisal, make arrangements with the insured for leaving representative vines unharvested and for inspecting those vines when the kiwifruit is ready to harvest.
  - (a) The adjuster and insured should jointly determine the vines to be selected for this representative sample. Make a sketch map of the unit/vineyard/sub-vineyard and sample vines by row number and vine count within the chosen row.
  - (b) The adjuster should physically mark or tag vines selected for appraisals to verify exact location of sample vines in the unit/vineyard/sub-vineyard.
  - (c) An adjuster must be present when the representative vines are harvested.
- (2) If an insured refuses to sign appraisal worksheet(s), refer to the LAM for information on unusual/controversial cases.

# 26 General Information for Appraisal Worksheet Entries and Completion Procedures

- (1) Include the AIP's name in the appraisal worksheet title if it is not preprinted on the AIP's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit and type and for acreage within a unit damaged solely by uninsured causes. Refer to <a href="Para.22">Para.22</a> herein for sampling instructions.
- (4) For every inspection complete items 1 through 9 and items 34 through 36 on the appraisal worksheet (see Exhibit 3).
- (5) For weight appraisals (immature and mature fruit) complete Part I of the appraisal worksheet. For weight appraisals (mature fruit) complete Part II of the appraisal worksheet.
- (6) Standard appraisal worksheet items are numbered consecutively in <a href="Exhibit 3">Exhibit 3</a> below. Example appraisal worksheets are provided to illustrate how to complete item entries.

#### 27-40 Reserved

## PART 4: PRODUCTION WORKSHEET

# 41 General Information for Production Worksheet Entries and Completion Information

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections (including "No Indemnity Due" claims) on a unit.
- (2) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) acreage report errors;
  - (b) delayed notices and delayed claims;
  - (c) corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation;
  - (d) claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons as described in the LAM); and
  - (e) "No Indemnity Due" claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (6) In the absence of acceptable records of disposition of harvested kiwifruit, the disposition and amount of production to count for the unit will be the guarantee on the unit.
- (7) Refer to subsection 15(b) of the BP for information on determining production to count on acreage that is harvested after it has been appraised.
- (8) Standard PW items are numbered consecutively in <a href="Exhibit 4">Exhibit 4</a> below. A PW example is provided to illustrate how to complete item entries.

## 42-50 Reserved

# **EXHIBITS**

# **Exhibit 1** Acronyms and Abbreviations

The following table provides the acronyms and abbreviations used in this handbook.

Approved Acronyms	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
АРН	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection Endorsement
CIH	Crop Insurance Handbook
CISH	Crop Insurance Standards Handbook
СР	Crop Provisions
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	USDA Federal Crop Insurance Corporation
FSA CLU	Farm Service Agency Common Land Unit
GPS	Global Positioning System
GSH	General Standards Handbook
KAC	Kiwifruit Administrative Committee
LAM	Loss Adjustment Manual
PW	Production Worksheet
RMA	Risk Management Agency
SRA	Standard Reinsurance Agreement
SP	Special Provisions
USDA	United States Department of Agriculture
UUF	Uninsurable Unavoidable Fire

# **Exhibit 2** Definitions

**Harvest:** The picking of mature kiwifruit from the vines.

<u>Interplanted</u>: In lieu of the definition contained in the BP, acreage on which two or more crops are planted in any form of alternating or mixed pattern.

<u>Kiwifruit Administrative Committee (KAC)</u>: Kiwifruit Administrative Committee having responsibility for establishing grade standards for kiwifruit in accordance with USDA regulations.

**<u>Kiwifruit</u>**: Any type or variety of kiwifruit that is grown in the area for the production of fresh kiwifruit.

**Pound:** Sixteen ounces avoirdupois.

**<u>Set out</u>**: Transplanting the kiwifruit vines into the vineyard.

**Type**: Each type of kiwifruit specified in the SPs.

# Exhibit 3 Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, see <a href="Subparagraph 2D">Subparagraph 2D</a> and <a href="Para.26">Para.26</a>.

Part I – Weight Method
[Enter ("Immature and Mature Fruit) – Less Than 50 Percent Mature Fruit"] after the Part title

	Element/Item Number	Standard
	Company	Name of AIP if not preprinted on the worksheet (Company Name).
	Claim Number	Claim number as assigned by the AIP.
1.	Insured's Name	Name of insured that identifies exactly the person (legal entity) to whom
		the policy is issued.
2.	Policy Number	Insured's assigned policy number.
3.	Crop Year	Four-digit crop year as defined in the policy for which the claim has been
		filed.
4.	Unit Number	Unit number from the Summary of Coverage after it is verified to be
		correct.
5.	Unit Acreage	Number of determined acres, to tenths, in the unit being appraised.
6.	Crop Name & Type	Enter the commodity name and type as specified on the AD.
7.	Cause & Date of Damage	The insured cause of damage and date of damage as first three letters of
		the month during which most of the insured damage (including progressive
		damage) occurred. Include specific date where applicable, as in the case of
		hail damage (e.g., "Jan 10, YYYY," etc.).
8.	Planting Pattern	Line through heading and enter "Vine Spacing." The spacing between
		vines and between rows of vines in whole feet (e.g., vines are planted 14
		feet apart in the row and rows are planted 17 feet apart, enter 14 × 17).
9.	Vines in Unit	Use the vine spacing in item 8, <u>Exhibit 5</u> , current Producer's Pre-
		acceptance Worksheet, Pre-acceptance Perennial Crop Inspection Report,
		and/or addendum worksheets, as applicable, to determine the number of
		insurable vines in the unit. Refer to LAM for additional instructions on
		determining the number of vines per acre.
	Vines in Vineyard/Sub- vineyard Appraised	The number of insurable vines in the vineyard or sub-vineyard appraised.
10.	Vineyard ID	Vineyard/sub-vineyard identification number.
	Acres	Number of vineyard/sub-vineyard acres rounded to tenths.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

E	lement/Item Number	Standard						
11.	Number of Immature/Mature Fruit per Vine	(a) Determine the number of representative sample vines based on acreage (item 10), the number of vines in the vineyard/sub-vineyard (item 9), and <a href="Exhibit 6">Exhibit 6</a> , herein.						
		(b) Count and record the number of kiwifruit in Column 11 for each sample vine. Pick all fruit from the sample vines.						
12.	Total <del>Immature/Mature</del> Fruit	Enter the total number of fruit for all sample vines for each vineyard ID.						
13.	Total Immature/Mature Fruit	Total the entries from Column 12 for all vineyard IDs and enter the result in Column 13.						
14.	No. Vines Sampled	Enter the total number of sample vines in Column 14.						
15.	Average <del>Immature</del> Fruit/Sample Vine	Divide the number of fruit in Column 13 by Column 14 and round the result to tenths and enter in Column 15.						
16.	Total Weight of Mature Fruit – All Sample Vines	Make no entry.						
17.	Average Weight Per <del>Mature</del> -Fruit	Enter for Type A (Hayward), 0.237 pounds, Type B (Actinida chinensis), 0.165 pounds, or Type C (MegaKiwi), 0.385 pounds as the standard Average Weight Per Mature Fruit in Column 17.						
18.	Immature Fruit Weight Per Sample Vine	Make no entry.						
19.	Mature Fruit Weight Per Sample Vine	Make no entry.						
20.	Total Weight Per Vine	Multiply Column 15 by Column 17 and enter the result rounded to tenths in Column 20.						
21.	Vines per Acre	Item 9 (vines in vineyard or sub-vineyard appraised) divided by item 10 vineyard or sub-vineyard acres. Enter the results rounded to whole vines in Column 21 (e.g., 1,263 ÷ 6.9 vineyard acres = 183 vines/acre).						
22.	Total Pounds of Fruit Per Acre	Multiply Column 20 by Column 21 and enter the result as a whole number in Column 22.						
23.	Pounds <del>Tons</del> Per Acre	Strike through "Tons" and enter "Pounds." Transfer the entry from Column 22 to Column 23.						
		(a) For insured cause appraisals: Transfer this entry to Column 31 "Appraised Potential" on the PW for insured cause appraisals; or						
		(b) For uninsured cause appraisals: Multiply this amount by appraised acres in item 10 and transfer results to Column 37 "Uninsured Causes" on the PW.						

# Part I – Weight Method [Enter "(Immature and Mature Fruit) - ≥ 50 Percent Mature Fruit"] after the Part title

	Element/Item Number	Standard							
	Company	Name of AIP if not preprinted on the worksheet (Company Name).							
	Claim Number	Claim number as assigned by the AIP.							
1.	Insured's Name	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.							
2.	Policy Number	Insured's assigned policy number.							
3.	Crop Year	Four-digit crop year as defined in the policy for which the claim has been filed.							
4.	Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.							
5.	Unit Acreage	Number of determined acres, to tenths, in the unit being appraised.							
6.	Crop Name & Type	Enter the commodity name and type as specified on the AD.							
7.	Cause & Date of	The insured cause of damage and date of damage as first three letters of							
	Damage	the month during which most of the insured damage (including progressive damage) occurred. Include specific date where applicable, as in the case of hail damage (e.g., "Jan 10, YYYY," etc.).							
8.	Planting Pattern	Line through heading and enter "Vine Spacing." The spacing between vines and between rows of vines in whole feet (e.g., vines are planted 14 feet apart in the row and rows are planted 17 feet apart, enter $14 \times 17$ ).							
9.	Vines in Unit	Use the vine spacing in <a href="Exhibit 5">Exhibit 5</a> , to determine the number of insurable vines in the unit. Refer to LAM for additional instructions on determining the number of vines per acre.							
	Vines in Vineyard/Sub- vineyard Appraised	The number of insurable vines in the vineyard or sub-vineyard appraised.							
10.	Vineyard ID	Vineyard/sub-vineyard identification number.							
	Acres	Number of vineyard/sub-vineyard acres rounded to tenths.							
11.	Number of Immature/Mature Fruit per Vine	(a) Determine the number of representative sample vines based on acreage (item 10), the number of vines in the vineyard/sub-vineyard (item 9), and <a href="Exhibit 6">Exhibit 6</a> , herein.							
		(b) Split Column 11 horizontally. Pick all fruit from the sample vines and count and record the number of immature (only fruit that will reach maturity) in the top block and mature kiwifruit in the bottom block for each sample vine.							

# Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Е	lement/Item Number	Standard						
12.	Total	Split Column 12 horizontally. Enter in the top block the total number of						
	Immature/Mature Fruit	immature fruit and in the bottom block, the total number of mature fruit						
		for all sample vines for the vineyard ID.						
13.	Total Immature Fruit	Split Column 13 horizontally. Transfer the entries from Column 12 into the						
		applicable Column 13 blocks (top block, immature fruit; bottom block,						
	Total Mature Fruit	mature fruit).						
14.	No. Vines Sampled	Total number of sample vines.						
15.	Average Immature	Divide the number of immature fruit in Column 13 by Column 14 and enter						
	Fruit/Sample Vine	the result rounded to tenths in Column 15.						
16.	Total Weight of Mature	Weigh the total mature fruit in Column 13 and enter the result rounded to						
	Fruit – All Sample Vines	tenths of a pound in Column 16.						
17.	Average Weight Per	Divide Column 16 by the mature fruit entry in Column 13 and enter the						
	Mature Fruit	result rounded to hundredths of a pound in Column 17.						
18.	Immature Fruit Weight	Multiply Column 15 by Column 17 and enter the result rounded to						
	Per Sample Vine	hundredths in Column 18.						
19.	Mature Fruit Weight	Divide Column 16 by Column 14 and enter the result rounded to						
	Per Sample Vine	hundredths of a pound in Column 19.						
20.	Total Weight Per Vine	Add Columns 18 and 19 to determine the Total Weight Per Vine and enter						
		the result rounded to tenths of a pound in Column 20.						
21.	Vines per Acre	Item 9 (vines in vineyard/sub-vineyard appraised) divided by item 10						
		(vineyard acres). Enter the results rounded to whole vines in Column 21						
		(e.g., 1,263 ÷ 6.9 vineyard acres = 183 vines/acre).						
22.	Total Pounds of Fruit	Multiply Column 20 by Column 21 and enter the result as a whole number						
	Per Acre	in Column 22.						
23.	Pounds <del>Tons</del> Per Acre	Strike through "Tons." Transfer the entry from Column 22 to Column 23.						
		(a) For insured cause appraisals: Transfer this entry to Column 31						
		"Appraised Potential" on the PW for insured cause appraisals; or						
		(b) For uninsured cause appraisals: Multiply this amount by appraised						
		acres in item 10 and transfer results to Column 37 "Uninsured						
		Causes" on the PW.						
		causes on the two						

# Part II – Weight Appraisal Method [Enter "(Mature Fruit)" after the Part title]

E	lement/Item Number	Standard							
24.	Vineyard ID	Vineyard/sub-vineyard identification number.							
	Acres	Number of vineyard/sub-vineyard acres rounded to tenths.							
25.	Potential in Pounds Per Vine	(a) Determine the number of representative sample vines based on acreage (item 10), the number of vines in the vineyard/sub-vineyard (item 9), and <a href="Exhibit 6">Exhibit 6</a> , herein.							
		(b) Pick and weigh all of the mature fruit from each sample vine that would be acceptable for fresh purposes in accordance with applicable grade standards. Enter weight of such fruit in pounds rounded to tenths in Column 25 for each sample vine.							
26.	Total Pounds	Total the fruit weights from all sample vines for the vineyard ID and enter the result in pounds rounded to tenths in Column 26.							
27.	Total Pounds	Total the Column 26 entries for all vineyard IDs and enter the result in pounds rounded to tenths in Column 27.							
28.	No. Vines Sampled	Enter the total number of vines sampled.							
29.	Average Lbs. Per Vine	Divide Column 27 by Column 28 and enter the result rounded to tenths in Column 29.							
30.	Vines per Acre	Item 9 (vines in vineyard/sub-vineyard appraised) divided by item 24 (vineyard acres). Enter the results rounded to whole vines in Column 30 (e.g., 750 ÷ 3.1 vineyard acres = 242 vines/acre).							
31.	Total Lbs. Per Acre	Column 29 multiplied by Column 30 and enter the results in Column 31 rounded to whole pounds.							
32.	Lbs. Per Ton	Strike through column heading. Make no entry.							
33.	Pounds <del>Tons</del> Per Acre	Strike through "Tons" and enter "Pounds." Transfer the Column 31 entry to Column 33.							
		(a) For insured cause appraisals: Transfer this entry to Column 31 "Appraised Potential" on the PW for insured cause appraisals; or							
		(b) For uninsured cause appraisals: Multiply this amount by appraised acres in item 24 and transfer results to Column 37 "Uninsured Causes" on the PW.							
		Narrative: Insert information pertinent to the appraisal (e.g., any acreage of other uninsurable interplanted vines, vines damaged by uninsured causes, uninsured causes of damage, average fruit size calculations, etc.).							

# Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

# The following required entries are not illustrated on the Appraisal Worksheet examples below.

E	lement/Item Number	Standard
34.	Adjuster's Signature, Code No., and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Narrative section of the appraisal worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
35.	Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the insured's signature, review all entries on the appraisal worksheet with the insured or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood.
36.	Page Numbers	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

For Illustration Purposes Only																
COMPANY: Any Company Claim Number:									ER:	XXXXXXX						
		1. INSURED'S NAME						2. POLI	CY NU	MBER	3.	CROP'	YEAR			
			I. M. I	nsured				XXXXXX					YYYY			
ADJUSTER'	UNIT NUMBER						6. CRO	6. CROP NAME & TYPE								
WOR	0001-0000BU 30.9										t – Typ	e B				
			1 1						S. PLAN	8. PLANTING PATTERN Vine Spacing						
			Frost/Freeze APR 1, YYYY  9. VINES IN UNIT						NUMBER II	15 x 12						
			9. VINES	IN UNII	7/	177			VINEST	VINES IN VINEYARD/SUB-VINEYARD APPRAISED  943						
					,,	,,,			•				7-7			
					PAF	RT I WEIGH	IT METH	OD								
			(IMMA	TURE AND	MATUR	E FRUIT) =		n 50 Perce	int Mature	Fruit						
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		FRUIT/SAMPLE VINE	ALL SAMPLE VINES [IN POUN (IN POUNDS) (15 - 13			EAMPLE VINE		EAMPLE V		VINE IN POUNDS)			E 21)	(Cel. 33 + 3,000)		
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This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

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						I. M. In	sured	i			,	XXXXX	(		Y	γγγ
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	WORKS	1661		7. CAUSE	& DATE (	F DAMAGE				8. PLA	NTING	PATTERN	Vine Sp	acing		
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			l	9. VINES							IN VINE	YARD/SUB	-VINEYARD	APPRAIS	ED	
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This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

			For II	lustra	tion Pu	ırpose	es Only	y					
COMPANY: Any Company										CL	UM NUMB	ER:	XXXXXXX
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This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

# Exhibit 4 Form Standards – Production Worksheet

Verify and/or make the following entries for each PW element/item number. A completed PW for kiwifruit is at the end of this exhibit. For general form standards and other general information, see <a href="Subparagraph 2D">Subparagraph 2D</a> and <a href="Para.41">Para.41</a>.

	Element/Item Number	Standard
1.	Crop/ Code #	Enter the applicable commodity name and code number exactly as specified on the AD.
2.	Unit #	Unit number from the Summary of Coverage after it is verified to be correct.
3.	Location Description	Land location that identifies, if available, the location of the unit (e.g., section, township, and range; Farm Numbers; FSA CLU and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4.	Date(s) of Damage	First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5. If no entry in item 5 below, make no entry. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., "Jan 10"). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.
5.	Cause(s) of Damage	Name of the determined insured cause(s) of loss as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of loss is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of loss in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.  If it is evident that no indemnity is due, enter "NO INDEMNITY DUE" across the columns in item 5 (refer to the LAM for more information on no indemnity due claims). If the claim is denied, enter "DC" and refer to the LAM for further instructions.
6.	Insured Cause %	Preliminary: Make no entry.  Final: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter the additional determined "Insured Cause %" in the Narrative (or on a Special Report). The total of all "Insured Cause %" including those entered in the Narrative must equal 100%.

Exhibit 4 Form Standards – Production Worksheet (Continued)

E	lement/Item Number		Star	ndard					
6.	Insured Cause %	If there is no insurable cause of loss, and a no indemnity due claim will be							
	(Continued)	completed, make no entry.							
		Example entries for items 4 – 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage, and insured cause percentages:							
		4. Date(s) of Damage	MAR 10	JUN 30	SEP				
		5. Cause(s) of Damage	Freeze	Hail	Ex. Moisture				
		6. Insured Cause %	70	15	15				
		Narrative:							
7.	Company/Agency	Name of the AIP and age	ency servicing	the contrac	t.				
8.	Name of Insured	Name of the insured tha							
		whom the policy is issued.							
9.	Claim #	Claim number as assigne	d by the AIP.						
10.	Policy #	Insured's assigned policy	number.						
11.	Crop Year	Four-digit crop year, as o	defined in the	policy, for v	which the claim is filed.				
12.	Additional Units	<b>Preliminary</b> : Make no e	ntry.						
		Final: Unit number(s) fo	r all non-loss	units for the	e crop at the time of final				
		inspection. A non-loss u			•				
		completed. Additional n	•						
		If more spaces are needed for non-loss units, enter the unit numbers, identified as "Non-Loss Units," in the Narrative or on an attached Special Report.							
13.	Est. Prod. Per Acre	<b>Preliminary</b> : Make no e	ntry.						
		Final: Estimated yield petthe crop at the time of fi		•	of all non-loss units for				

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element	t/Item Number	Standard
14. Date	e(s) Notice of Loss	Preliminary:
		(a) Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM, DD, and YYYY) for each notice.
		(b) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs.
		(c) Reserve the Final space on the first page of the first set of PWs for the date of notice for the final inspection.
		(d) If the inspection is initiated by the AIP, enter "Company Insp." instead of the date.
		(e) If the notice does not require an inspection, document as directed in the Narrative instructions.
		<b>Final:</b> Transfer the last date (in the 1st or 2nd space from the first or second set of PWs) to the final space on the first page of the first set of PWs if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the final inspection in the final space on the first page of the first set of PWs. For a delayed notice of loss or delayed claim, refer to the LAM.
15. Com	panion Policy(s)	(a) If no other person has a share in the unit (insured has 100 percent share), make no entry.
		(b) In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril crop contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."
		(1) If the other person has a multiple-peril crop insurance contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
		(2) If the other person has a multiple-peril crop insurance contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.

# Exhibit 4 Form Standards – Production Worksheet (Continued)

Е	Element/Item Number	Standard			
15.	Companion Policy(s) (Continued)	(3)	If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.		
		` '	r to the LAM for further information regarding companion racts.		

# Section I – Determined Acreage Appraised, Production, and Adjustments

Make separate line entries for varying:

- (1) rate classes, types, irrigated practices, or organic practices, as applicable;
- (2) APH yields;
- (3) appraisals;
- (4) adjustments to appraised production;
- (5) stages or intended use(s) of acreage;
- (6) shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

E	lement/Item Number	Standard
16.	Field ID	The vineyard/sub-vineyard identification symbol from the appraisal worksheet, sketch map, or aerial photograph, as applicable. Refer to the Narrative instructions.
17.	Multi-crop Code	Make no entry.
18.	Reported Acres	In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the vineyard or sub-vineyard. If there are no under-reported acres, make no entry. Refer to the LAM or CIH for acreage determination instructions specific to perennial crops.
19.	Determined Acres	Refer to the LAM for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths for which consent is given for other use and/or:  (a) put to other use without consent;  (b) abandoned;  (c) damaged by uninsured causes; or  (d) for which the insured failed to provide acceptable records of production.

Exhibit 4 Form Standards – Production Worksheet (Continued)

E	lement/Item Number	Standard
19.	Determined Acres (Continued)	<b>Final</b> : Determined acres to tenths. Acreage breakdowns within a unit may be estimated (refer to the LAM) if a determination is impractical. Account for all planted acreage in the unit.
20.	Interest or Share	Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21.	Risk	Make no entry.
22.	Туре	Type: Three-digit code number entered exactly as specified on the AD for the type grown by the insured.
23.	Class	Three-digit code number entered exactly as specified on the AD, for the class grown by the insured. If "No Class Specified" is shown on the AD, enter appropriate three-digit code number from the AD (997). If no class is specified on the AD, make no entry.
24.	Sub-Class	Three-digit code number entered exactly as specified on the AD, for the sub-class grown by the insured. If "No Sub-Class Specified" is shown on the AD, enter appropriate three-digit code number from the AD (997). If no sub-class is specified on the AD, make no entry.
25.	Intended Use	Three-digit code number entered exactly as specified on the AD, for the intended use grown by the insured. If "No Intended Use Specified" is shown on the AD, enter appropriate three-digit code number from the AD (997). If no intended used is specified on the AD, make no entry.
26.	Irr. Practice	Three-digit code number (e.g., 002), entered exactly as specified on the AD for the irrigated practice carried out by the insured. If "No Irrigated Practice Specified" is shown in the AD, enter the appropriate three-digit code number from the AD (e.g., 997).
27.	Cropping Practice	Three-digit code number entered exactly as specified on the AD, for the cropping practice (or practice) carried out by the insured. If "No Cropping Practice Specified" or "No Practice Specified" is shown on the AD, enter appropriate three-digit code number from the AD (997). If no cropping practice (or practice) is specified on the AD, make no entry.
28.	Organic Practice	Three-digit code number, entered exactly as specified on the AD for the organic practice carried out by the insured. If "No Organic Practice Specified" is shown in the AD, enter the appropriate three-digit code number from the AD (e.g., 997). If an organic practice is not specified on the AD, make no entry.

Exhibit 4 Form Standards – Production Worksheet (Continued)

El	ement/Item Number			Standard					
29.	Stage	Preliminary: Make no entry.							
		Final: Stage	nal: Stage abbreviation as shown below:						
		<u>Stage</u>							
		"P" Acreage abandoned without consent, damaged solely by uninsured causes, or for which the insured failed to provid records of production which are acceptable to the AIP.							
		"H" Harvested.							
		"UH" Unharvested.							
		"TZ" UUF/Third Party Damage – Zero production on sar acreage.							
		"TA" UUF/Third Party Damage – Appraised production or acreage.							
		"TH" UUF/Third Party Damage – Harvested production on sa acreage.							
		Gleaned acreage: Refer to the LAM for information on gleaning.							
30.	Use of Acreage		wing abbreviati						
		<u>Use</u>		<u>Explanation</u>					
		"Vines remov	ved."						
				Use made of the acreage.					
		"WOC"		Other use without consent.					
		"SU"		Solely uninsured.					
		"ABA"		Abandoned without consent.					
		"H"		Harvested.					
		"UH"		Unharvested.					
		as indicated,	strike out the o	entry. If the final use of the acreage was not original line and initial it. Enter all data on a ct "Use of Acreage."					
		Gleaned acre	eage: Refer to t	the LAM for information on gleaning.					

Exhibit 4 Form Standards – Production Worksheet (Continued)

Е	lement/Item Number	Standard					
31.	Appraised Potential	Transfer the per-acre appraisal in pounds from item 23 or 33 on the appraisal worksheet. Do not include any kiwifruit production that is immature (that will not reach maturity), unwholesome, decomposed, adulterated, or otherwise unfit for human consumption or exceeds the FDA, state, or other health organization maximum limits (see items 40 and 41). Such production will not be considered production to count.  If there is no potential on UH acreage, enter "0.0." Refer to the LAM for Zero Appraisal Documentation.					
32a.8	& b. Moisture % & Factor	Make no entry.					
33.	Shell % Factor or Value	Make no entry.					
34.	Production Pre QA	Column 19 multiplied by Column 31, results rounded to whole pounds.					
35.	Quality Factor	Make no entry (See Para. 23A(2), except if:  Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor "0.000."					
36.	Production Post-QA	Transfer the entry from Column 34.					
37.	Uninsured Causes	Make the following entries:  Result of appraisal for uninsured cause(s) appraisal (taken from item 23 or 33 on the appraisal worksheet) multiplied by the entry in column 19. If no uninsured causes, make no entry.					
		(a) Hail and Fire exclusion not in effect.					
		(1) Enter not less than the insured's production guarantee per acre rounded to whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.					
		(2) For acreage that is damaged partly by uninsured causes, enter the appraised uninsured loss of production per acre rounded to whole pounds, for any such acreage. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.					

Exhibit 4 Form Standards – Production Worksheet (Continued)

El	ement/Item Number				Stand	lard				
37.	Uninsured Causes (Continued)	(b)			/I when a Hail ar hail or fire.	nd Fire Exclusion	n is in effe	ct and		
		(c) Enter the result of adding uninsured cause appraisals to hail and exclusion appraisals.								
		(d) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.								
38.	Total to Count	Resul	t of addir	ng item 3	6 and item 37.					
39.	Total	Total	of all Col	umn 19 e	entries in acres t	o tenths.				
40.	Quality	Items 40 and 41 provide instruction for documenting conditions that exceed the FDA, state, or other health organization maximum limits and the disposition of such production.  Check the applicable qualifying quality adjustment condition(s) affecting the unit's appraised and harvested production in the table below.								
					g Quality Adjust					
			Other	None						
		(a)		For all qualifying quality adjustment conditions checked, in the Narrative or on a Special Report:						
				condition name an presence	nt the level for endicated by discation of eaction of the qualifyings) of such tests	y approved test ch testing facilit ng quality adjust	results, a ty that ver	nd the ifies the		
			, ,	include o summar	ee documentation of the test o	facility certificates sheet, etc., that	te, grade o	certificate,		
		(b)	If "Other" is checked, in addition to the above documentation requirements, document in the Narrative or on a Special Report:							
				a descrip and	tion of the qual	ifying quality ac	djustment	conditions;		
				qualifyin	e of the controll g quality adjusti or animal health	ment condition				
		(c)	Check ' adjustr		none of the pro	oduction qualifi	es for qua	lity		

# Exhibit 4 Form Standards – Production Worksheet (Continued)

Е	lement/Item Number	Standard
41.	Mycotoxins Exceed FDA, State, or Other Health Organization Maximum Limits	Check "Yes" if any mycotoxins listed in item 40 (including any identified as "Other") exceed the FDA, state, or other health organization maximum limits; otherwise, leave blank.  Document in the Narrative or on a Special Report the disposition of the production that was:  (a) sold, document the name and address of the buyer; or  (b) not sold, document the date(s) of such disposition, how the production was used, or how such production was destroyed.  Refer to the LAM for additional information on mycotoxins.
42.	Totals	Total of Columns 34, 36, 37, and 38. If a column has no entries, make no entry.

# **Narrative Instructions**

If more space is needed, document on a Special Report, and enter "See Special Report." Attach the Special Report to the PW.

a.	If no acreage is released on the unit, enter "No Acreage Released," adjuster's initials, and date.											
b.	If notice of damage was given and no inspection is necessary, enter "No Inspection," the unit											
	number(s), date, and adjuster's initials (do not enter unit numbers for which notice has not been											
	given). The insured's signature is not required.											
c.	Explain any uninsured causes, unusual, or controversial cases.											
d.	If there is an appraisal in Column "37" for uninsured causes due to a hail/fire exclusion, show the											
	original hail/fire liability per acre and the hail/fire indemnity per acre.											
e.	Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature											
	date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal											
	worksheet.											
f.	State that there is "No Other Fire Insurance" when fire damages or destroys the insured crop and it											
	is determined that the insured has no other fire insurance. Also refer to the LAM.											
g.	Explain any errors found on the Summary of Coverage.											
h.	Explain any commingled production. Refer to the LAM.											
i.	Explain any entry for "Production Not to Count" in Column "62," and/or any production not											
	included in Column "56" (e.g., harvested production from uninsured acreage that can be identified											
	separately from the insured acreage in the unit).											
j.	Explain a "No" checked in item "44."											
k.	Attach a sketch map or aerial photograph to identify the total unit:											
	(1) if consent is or has been given to put part of the unit to another use;											
	(2) if unincount access are present, or											
	(2) if uninsured causes are present; or											
	(3) for unusual or controversial cases.											
	(a)											

# **Narrative Instructions (Continued)**

Explain any difference between inspection and signature dates. For an absentee insured, enter the
date of the inspection and the date of mailing the PW for signature.
When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code
number of the other adjuster or supervisor and date of inspection.
Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed
in accordance with the AIP's instructions.
Explain any delayed notices or delayed claims as instructed in the LAM.
Document any authorized estimated acres shown in Column "19" as follows: "Line 3 'E' acres
authorized by AIP MM/DD/YYYY."
Document the method and calculation used to determine acres for the unit. Refer to the LAM.
For production to be destroyed due to presence of injurious substances or conditions.
(a) Explain any "0.000" quality adjustment factor entered in items 35 and 65. Follow the
documentation requirements listed in items 40 and 41 above.
(b) Refer to the LAM for additional documentation requirements.
Explain losses due to fire where weeds and other forms of undergrowth were not controlled or
pruning debris was not removed.
If disease is a cause of loss specified on the SP, specify the type of disease. Explain why control
measures taken were ineffective or if no effective control mechanism was available. Note the
sources contacted to verify that an effective control mechanism is not available.
Document the name and address of the charitable organization when gleaned acreage is applicable.
Refer to the LAM for more information on gleaning.
Document any other pertinent information, including any data to support any factors used to
calculate the production.

#### Section II - Determined Harvested Production

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the PW.
- (2) Account for all harvested production for all entities sharing in the crop except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (3) For production commercially sold, enter the name and address of packer/processor as applicable in items "49" through "52." For fruit otherwise disposed of, indicate method of disposition.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
  - (a) separate storage facilities;

- (b) different first handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packinghouse or processor records. (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
- (c) varying shares; (e.g., 50 percent and 75 percent shares on the same unit).
- (d) varying determinations of production (varying value, etc.).
- (e) varying practices or types/varieties when a separate approved APH yield exists.
- (f) if there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in Columns 47a through 66 by crop. If production has been commingled, refer to the LAM.
- (5) There will generally be no harvested production entries in items "47a" through "66" for preliminary inspections.

E	lement/Item Number		Standard
43.	Date Harvest Completed	Used the L	to determine if there is a delayed notice or a delayed claim. Refer to AM.
		Prelir	minary: Make no entry.
		Final:	
		totall	earlier of the date the entire acreage on the unit was (1) harvested, (2) y destroyed, (3) put to other use, (4) a combination of harvested, oyed, or put to other use, or (5) the calendar date for the EOIP.
		(a)	If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter "Incomplete."
		(b)	If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter "No Harvest."
		(c)	If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.

El	lement/Item Number	Standard								
44.	Damage Similar to	Preliminary: Make no entry.								
	Other Farms in the Area?	<b>Final</b> : Check "Yes" or "No." Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of other vineyards in								
		the area. If "No" is checked, explain in the Narrative.								
45.	Assignment of	Check "Yes" only if an assignment of indemnity is in effect for the crop								
	Indemnity	year; otherwise, check "No." Refer to the LAM.								
46.	Transfer of Right to	Check "Yes" only if a transfer of right to indemnity is in effect for the unit								
	Indemnity	for the crop year; otherwise, check "No." Refer to the LAM.								
47a.	Share	Record only varying shares on same unit to three decimal places.								
47b.	Field ID	(a) If only one practice, variety, or type of harvested production is listed in Section I, make no entry.								
		(b) If more than one practice, variety, or type of harvested production								
		is listed in Section I, and a separate approved APH yield exists,								
		indicate for each practice/type/variety the corresponding Field ID (see Column "16").								
48.	Multi-crop Code	Make no entry.								
495	2. Length or Diameter,	For harvested production sold, enter the name and address of the buyer,								
	Width, Depth,	packing house, or processor. For harvested production otherwise disposed								
	Deduction	of, indicate the method the disposition (e.g., direct marketing).								
535	5.	Make no entry.								
56.	Bu. Ton, Lbs., CWT.	Circle Lbs. Enter the harvested production in pounds rounded to whole pounds.								
576	Ob.	Make no entry.								
61.	Adjusted Production	Transfer entry from Column 56.								
62.	Prod. Not To Count	Enter the net production NOT to count when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage). This entry must never exceed production shown on the same line. Explain any "Production not to Count" in the Narrative.								
63.	Production Pre-QA	Column 61 minus Column 62. If no entry in Column 62, transfer the entry from Column 61.								
64a.	Value	Make no entry.								
64b.	Mkt. Price	Make no entry.								
65.	Quality Factor	Make no entry (See Para. 23A(2) except if:								
		Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor "0.000."								
		Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative below). (Refer to LAM for additional information.)								

# Exhibit 4 Form Standards – Production Worksheet (Continued)

Е	lement/Item Number	Standard						
66.	Production to Count	(a) If entry in item 65 is 0.000, enter "0" for such production.						
		(b) If no entry in item 65: Transfer the entry from Column 63.						
67.	Total	Total of all Column 63 entries. If no entry in Column 63, make no entry.						
68.	Section II Total	Total of all Column 66 entries.						
69.	Section I Total	Transfer entry from section 1 Column 38 total.						
70.	Unit Total	Item 68 plus item 69.						
71.	Allocated Prod.	Refer to the LAM for instructions for determining allocated production in whole pounds. Enter the total production allocated to this unit that is included in sections I or II, as applicable, based on pounds of production. Document how the allocated production was determined and record supporting calculations in the Narrative or on a Special Report.						
72.	Total APH Prod.	<ul> <li>Make the following entries:</li> <li>(a) When there are entries in Column 37 and/or item 71: Item 70 minus item 71, minus the total of Column 37.</li> <li>(b) When there is no entry in Column 37 or item 71: Transfer the entr from item 70.</li> <li>Note: Make no entry when separate APH yields are maintained b type, practice, etc., within the unit.</li> </ul>						

# The following required entries are not illustrated on the PW examples below.

E	lement/Item Number	Standard
73.	Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date.  Before obtaining the insured's signature, review all entries on the PW with the insured or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on bottom line.
74.	Adjuster's Signature, Code #, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW. Final indemnity inspections should be signed on bottom line.
75.	Page Numbers	Preliminary: Page numbers - "1," "2," etc., at the time of inspection.  Final: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

1. Cro	p/Code	p/Code# 2. Unit# 3. Location Description 7. Company Any Company 8. Name of Insured																							
K	iwifruit	t OXXX	0001-0	000 BU		Section 6	. TXX-R	xx	Agency	_		Any A	gency		_ L			I. M.	Insured						
	•		1		Д										9. Claim#			11. Crop Year							
	e(s) of D	Damage Damage	_	PR 1 eeze		JN 15 Hail	_	SEP 15 c. Moist							$\vdash$	10. Policy#	XXXXXXX		VVV	XXX	YYY				
	ured Cau		_	10		40	-	20								14. Date(s)	1st	Т	2nd		Final				
	ditional			0000 BU		40	1								- 1	Notice of Loss	MM/DI	0/YYYY	MM/DI	0/YYYY		DD/YYYY			
13. Es	t. Prod.	Per Acre	2,	500												l5. Companio	n Policy(s)								
SECT	ION I -	- DETERM	INED AC	REAGE A	PPRAIS	SED, PRO	DUCTIO	ON AND	ADJUSTI	MENTS															
Α. Α	CTUAR	IAL													B. POTENTIAL YIELD										
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a 32b.	33.	34.	35.	36.	37.	38.			
Field ID	Multi- Crop	Reported Acres	Determined Acres	or	Risk	Туре	Class	Sub- Class	Intended Use	Irr. Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Apprai Poten		Factor, or	Production Pre QA	Quality	Production Post QA	Uninsured Causes	Total to Count			
А	Code	Acres	3.9	1.000		xxx	997	997	997	002	997	997	UH	UH	1,64	100001	Value	6,419	1 4 2 2 0 1	6,419	Couses	6,419			
В			2.9	1.000		ххх	997	997	997					ин	2,27			6,598		6,598		6,598			
с			3.1	1.000		ххх	997	997	997	002	997	997	UH	ин	2,75	3	+	8,534		8,534		8,534			
D			21.0	1.000		ххх	997	997	997	002	997	997	н	н											
	3	9. TOTAL	30.9	Scle	erotinia	☐ Ergo	ty 🗆 C	оГо 🗆	Vomitox Other □ te or other	None 🗵				Roast 🗆	×	42. TOTALS 21,551 21,551 21,551									
NARR	ATIVE	Acres cald	ulated usi	•														•			•				
SECT	ION II -	- DETERN	AINED HA	RVESTE	D PROD	DUCTION	ı																		
43. [	Date Har	vest Comp	leted			44. Dan	nage sim	ilar to ot	her farms i	n the area	1?		45. Assi	ignment of	Indemr		_	46. Tr	ansfer of R	ight to Inde	mnity?				
		MM/E	D/YYYY					Yes	X N	-					'es	No X			Yes	No	x				
		REMENTS				B. GRO	SS PRO	DUCTIO	ON	C. A	DJUSTN			TED PRO	DUCTIO	N									
47a. 47b.	- H 4×	. 49.	50.	51.	52.	53.	5	4.	55. !	56.	57	58a. 58b.	59a. 59b.	60a. 60b.	- 6	1.	52.	63.	64a. 64b.		65.	66.			
Share Field ID	- l 0m	p or	Width	Depth	Deduc- tion	Net Cubic Feet	: si	on I	ross I —	CWT.	Shell/ Pa Sugar - Sactor	ack Out %	Moisture <u>%</u> Factor	Test WT	1 1	:	I Not I	oduction Pre-QA	Value  Mkt. Pri	1 -	ty Factor	Production to Count			
				ruit Co. ın, State					52	,566	-				- 52	566		52,566				52,566			
																67.	TOTAL	52,566		68. Sectio	n II Total	52,566			
																				69. Section	-	21,551			
									_						_		_	_			Jnit Total	74,117			
(Fo	r Illus	tration	Purpo	ses Or	ıly) T	his for	m exa	mple	does n	ot illus	trate a	all requ	iired e	ntry ite	ms (e	e.g., signa	tures, dat	:es, etc.)		<ol> <li>71. Allocat</li> <li>72. Total A</li> </ol>		74,117			
																				/ L. TOLAL M	armerou. [	/4,11/			

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## Distance Between Vines (in feet) × Distance Between Rows (in feet)

	4	5	6	7	8	9
1	10890	8712	7260	6223	5445	4840
2	5445	4356	3630	3111	2723	2420
3	3630	2904	2420	2074	1815	1613
4	2723	2178	1815	1556	1361	1210
5	2178	1742	1452	1245	1089	968
6	1815	1452	1210	1037	908	807
7	1556	1245	1037	889	778	691
8	1361	1089	908	778	681	605
9	1210	968	807	691	605	538

For vine/row spacing not shown on the adjacent charts: Multiply the distance between vines (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide the result into 43,560 round result to the nearest whole number (e.g., 6.5 ft.  $\times$  10 ft. = 65 sq. ft. 43,560  $\div$  65 sq. ft. = 670 vines per acre). Refer to the LAM for information on how to calculate the number of vines per acre.

## Distance Between Vines (in feet) × Distance Between Rows (in feet)

,	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
10	436	396	363	335	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145	141	136	132	128	124
11		360	330	305	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132	128	124	120	116	113
12			303	279	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121	117	113	110	107	104
13				258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	96
14					222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104	100	97	94	92	89
15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83
16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78
17								151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73
18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69
19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66
20											109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62
21												99	94	90	86	83	80	77	74	72	69	67	65	63	61	59
22													90	86	83	79	76	73	71	68	66	64	62	60	58	57
23														82	79	76	73	70	68	65	63	61	59	57	56	54
24															76	73	70	67	65	63	61	59	57	55	53	52
25																70	67	65	62	60	58	56	54	53	51	50
26																	64	62	60	58	56	54	52	51	49	48
27																		60	58	56	54	52	50	49	47	46
28																			56	54	52	50	49	47	46	44
29																				52	50	48	47	46	44	43
30																					48	47	45	44	43	41
31																						45	44	43	41	40
32																							43	41	40	39
33																								40	39	38
34																									38	37
35																									<u> </u>	36

# **Exhibit 6** Representative Sample Requirements

Acres in Vineyard or Block	Minimum Number of Samples
0.1 - 10.0	The lesser of 5 vines or 5% of the number of vines.

One additional vine is required for each additional 10.0 acres (or fraction thereof) in the vineyard or subvineyard.