

SUMMARY OF CHANGES FOR THE NORTHERN POTATO CROP INSURANCE – STORAGE COVERAGE ENDORSEMENT (22-084D)

The following is a brief description of changes to the crop provisions that will be effective for the 2022 and succeeding crop years.

- Revised section 1 to specify that the additional premium amount for the Endorsement is only applicable for planted acreage.
- Revised section 1, 3, 4, and 5 to refer to the specific title of the base policy of the Endorsement.

UNITED STATES DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation
NORTHERN POTATO CROP INSURANCE
STORAGE COVERAGE ENDORSEMENT

1. The additional premium amount for this coverage will be determined by multiplying the number of your insured planted acres of potatoes by the premium rate for this Endorsement contained in the actuarial documents. In return for payment of the required additional premium as contained in the actuarial documents, this Endorsement is attached to and made part of your Northern Potato Crop Insurance Provisions subject to the terms and conditions described herein. In the event of a conflict between the Northern Potato Crop Insurance Provisions and this Endorsement, this Endorsement will control.
2. You must elect this Endorsement on or before the sales closing date for the initial crop year in which you wish to insure your potatoes under this Endorsement. This Endorsement will continue in effect until canceled. It may be canceled by either you or us for any succeeding crop year by giving written notice to the other party on or before the cancellation date.
3. Potato production grown under a contract that requires the production to be delivered to a buyer within three days of harvest will not be insured under this Endorsement. When such contract requires delivery of a stated amount of production, rather than all of the production from a stated amount of acres, the number of acres not insured under this Endorsement will be determined by dividing the stated amount of production by the approved yield for the acreage. All other potato production insured under the Northern Potato Crop Insurance Provisions must be insured under this Endorsement unless the Special Provisions allow you to exclude certain potato varieties, types, or groups from this Endorsement, and you elect to exercise this option. If you elect this Endorsement, such exclusions must be shown annually on your acreage report and will be applicable to all acreage of the excluded varieties, types, or groups for the crop year.
4. When production from separate insurance units, basic or optional, is commingled in storage, the production to count for each unit will be allocated pro rata based on the production placed in storage from each unit. Such allocation will be allowed only if verifiable records of production placed in storage are available by unit. If you do not have verifiable records, all units without verifiable records will be combined in accordance with section 11 of the Northern Potato Crop Insurance Provisions. For example, if 500 hundredweight from one unit are commingled with 1,500 hundredweight from another unit and the production to count from the stored production is 1,000 hundredweight, 250 hundredweight of production to count will be allocated to the unit contributing 500 hundredweight and 750 hundredweight to the unit contributing 1,500 hundredweight to the stored production. This provision does not eliminate or change any other requirement contained in this policy to provide or maintain separate records of acreage or production by unit.
5. In lieu of section 9(b)(1) of the Northern Potato Crop Insurance Provisions, the extended coverage provided by this Endorsement will be applicable but only if:
 - (a) Insured potatoes are damaged within the insurance period by an insured cause other than freeze that later results in:
 - (1) Tuber rot as defined in the Northern Potato Crop Insurance Provisions, to the extent that 5.1 percent (by weight) or more of the insured production is affected;
 - (2) Internal defects to the extent that such defects are in excess of the amount allowed for the U.S. grade standard you elected for purposes of coverage under the Northern Potato Crop Insurance - Quality Endorsement. Such defects must not be separable from undamaged production using methods used by the packers or processors to which you normally deliver your potato production. This coverage is applicable only to production covered under the Northern Potato Crop Insurance - Quality Endorsement; or
 - (3) The potatoes damaged by an insurance cause of loss fail to meet any of the following standards or a less stringent standard for the same quality factors specified below, contained in the processor contract, if applicable, (this coverage is applicable only to production covered under the Northern Potato Crop Insurance - Processing Quality Endorsement):
 - (i) A specific gravity lower than 1.074;
 - (ii) A fry color of No. 3 or darker due to either sugar exceeding 10 percent or sugar ends exceeding 19 percent; or
 - (iii) An Agtron rating lower than 58.
 - (b) You notify us within 72 hours of your initial discovery of any damage that has or that may later result in the quality deficiencies specified in section 5(a);
 - (c) The percentage of production with any of the quality deficiencies specified in section 5(a) is determined based on samples obtained no later than 60 days after the end of the insurance period and the potatoes are evaluated and quality (grade) determinations are made by us, a laboratory approved by us, a potato grader licensed or certified by the applicable State or the United States Department of Agriculture, or us, in accordance with the United States Standards for Grades of Potatoes:
 - (1) Samples of damaged production must be obtained by us or a party approved by us prior to the sale or disposal of any lot of potatoes; and
 - (2) If production is not sold or disposed of within 60 days after the end of the insurance period, samples must be obtained within 60 days after the end of the insurance period and a quality

(grade) determination must be completed within
21 days of sampling.