

**SUMMARY OF CHANGES FOR THE WHEAT OR BARLEY
WINTER COVERAGE ENDORSEMENT (04-011A)**

The following is a brief description of changes to the endorsement that will be effective for the 2004 crop year. Please refer to the endorsement for more complete information.

Revise the endorsement by removing Option A and adding provisions to allow coverage for winter barley.

Section 2 – Clarify that the endorsement is available only if the actuarial table provides a premium rate for it.

Section 9 - Clarify that all eligible acreage of winter wheat must be insured under the endorsement.

Section 10 - Specify that any indemnity paid under the endorsement will be subject to any reduction contained in the Basic Provisions for multiple crop benefits in the same crop year.

Section 11 - Clarify that if the insured elects to destroy any remaining winter type and plant the acreage to a spring type, the insured must elect insurance for the spring type acreage at the time the winter type acreage is released.

UNITED STATES DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation
WHEAT OR BARLEY
WINTER COVERAGE ENDORSEMENT



(This is a Continuous Endorsement)

- (a) In return for payment of the additional premium designated in the actuarial documents, this endorsement is attached to and made part of the Small Grains Crop Provisions subject to the terms and conditions described herein.
- (b) This endorsement is available only in counties for which the Special Provisions designate both a fall final planting date and a spring final planting date.
- (c) This endorsement modifies the provisions of sections 7 and 11 of the Small Grains Crop Insurance policy.
 - (1) In return for payment of the additional premium designated in the actuarial documents, this endorsement is attached to and made part of the Small Grains Crop Provisions subject to the terms and conditions described herein.
 - (2) This endorsement is available only in counties for which the Special Provisions for the insured crop designate both a fall final planting date and a spring final planting date, and for which the actuarial documents provide a premium rate for this coverage.
 - (3) You must have a Small Grains Crop Insurance Policy in force and elect to insure barley or wheat under that policy.
 - (4) You must select this coverage, by crop, on your application for insurance. Failure to do so means you have rejected this coverage for both wheat and barley and this endorsement is void.
 - (5) In addition to the requirements of section 34(b) of the Basic Provisions and section 2 of the Small Grains Crop Provisions, optional units may be established for barley if each optional unit contains only initially planted winter barley or only initially planted spring barley.
 - (6) If you elect this endorsement for winter barley, the contract change, cancellation, and termination dates applicable to wheat in the county will be applicable to all your spring and winter barley.
 - (7) Coverage under this endorsement begins on the later of the date we accept your application for coverage or on the fall final planting date designated in the Special Provisions. Coverage ends on the spring final planting date designated in the Special Provisions.
 - (8) The provisions of section 14 of the Basic Provisions are amended to require that all notices of damage be provided to us by the spring final planting date designated in the Special Provisions.
 - (9) All eligible acreage of each crop covered under this endorsement must be insured.
 - (10) The amount of any indemnity paid under the terms of this endorsement will be subject to any reduction specified in the Basic Provisions for multiple crop benefits in the same crop year.
 - (11) Whenever any winter wheat or barley is damaged during the insurance period and at least 20 acres or 20 percent of the insured planted acreage in the unit, whichever is less, does not have an adequate stand to produce at least 90 percent of the production guarantee for the acreage, you may, at your option, take one of the following actions:
 - (a) Continue to care for the damaged crop. By doing so, coverage will continue under the terms of the Basic Provisions, the Small Grains Crop Insurance Provisions and this endorsement.
 - (b) Replant the acreage to an appropriate variety of the insured crop, if it is practical, and receive a replanting payment in accordance with the terms of section 9 (Replanting Payments) of the Small Grains Crop Insurance Provisions. By doing so, coverage will continue under the terms of the Basic Provisions, the Small Grains Crop Insurance Provisions and this endorsement, and the production guarantee for winter wheat or barley will remain in effect.

- (c) Destroy the remaining crop on such acreage. By doing so, you agree to accept an appraised amount of production determined in accordance with section 11(c)(1) of the Small Grains Crop Insurance Provisions to count against the unit production guarantee. This amount will be considered production to count in determining any final indemnity on the unit and will be used to settle your claim as described in section 11 (Settlement of Claim) of the Small Grains Crop Insurance Provisions. You may use such acreage for any purpose, including planting and separately insuring any other crop if such insurance is available. If you elect to plant and elect to insure a spring type of the same crop (you must elect whether or not you want insurance on the spring type of the same crop at the time we release the winter type acreage), you must pay additional premium for the insurance. Such acreage will be insured in accordance with the policy provisions that are applicable to acreage that is initially planted to a spring type of the insured crop, and you must:
- (1) Plant the spring type in a manner which results in a clear and discernable break in the planting pattern at the boundary between it and any remaining acreage of the winter type; and
 - (2) Store or market the production in a manner which permits us to verify the amount of spring type production separately from any winter type production. In the event you are unable to provide records of production that are acceptable to us, the spring type acreage will be considered to be a part of the original winter type unit.