

## 04-CRC-WWO

**Crop Revenue Coverage (CRC)  
Optional Endorsement  
WINTER COVERAGE ENDORSEMENT**  
(This is a Continuous Endorsement)

- (1) In return for payment of the additional premium designated in the actuarial documents, this Endorsement is attached to and made part of the CRC Insurance Policy Wheat Crop Provisions subject to the terms and conditions described herein.
- (2) 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, and for which the actuarial documents provide a premium rate for this coverage.
- (3) You must have a CRC Insurance Policy Wheat Crop Provisions in force and elect to insure wheat under that policy.
- (4) You must select this coverage on your application for insurance. Failure to do so means you have rejected this coverage and this Endorsement is void.
- (5) 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.
- (6) The provisions under section 15 of the CRC 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.
- (7) All eligible acreage covered under this Endorsement must be insured.
- (8) The amount of any indemnity paid under the terms of this Endorsement will be subject to any reduction specified in the CRC Basic Provisions for multiple crop benefits in the same crop year.
- (9) Whenever any winter wheat 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 Minimum Guarantee for the acreage (to calculate the actual percentage, multiply the appraised production determined in accordance with section 11(d)(1) of the CRC Insurance Policy Wheat Crop Provisions times the Base Price and then divide that quantity by the Minimum Guarantee), 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 CRC Basic Provisions, the CRC Insurance Policy Wheat Crop Provisions and this Endorsement.
  - (b) Replant the acreage to an appropriate variety of wheat, if it is practical, and receive a replanting payment in accordance with the terms of section 9 (Replanting Payments) of the CRC Insurance Policy Wheat Crop Provisions. By doing so, coverage will continue under the terms of the CRC Basic Provisions, the CRC Insurance Policy Wheat Crop Provisions and this Endorsement, and the Final Guarantee for winter wheat will remain in effect.
  - (c) Destroy the remaining wheat on such acreage. By doing so, you agree to accept an appraised amount of production determined in accordance with section 11(d)(1) of the CRC Insurance Policy Wheat Crop Provisions to determine the Calculated Revenue to count against the Final Guarantee. This amount will be considered Calculated Revenue 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 CRC Insurance Policy Wheat

Crop 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 wheat (you must elect whether or not you want insurance on the spring type wheat at the time we release the winter type wheat 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 wheat, and you must:

- (i) 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
- (ii) 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.