SUMMARY OF CHANGES FOR THE CRANBERRY CROP PROVISIONS (99-058)

The following is a brief description of changes to the crop provisions that will be effective for the 1999 crop year. Please refer to the provisions for more complete information.

- The crop provisions have been modified to accommodate changes made to the Basic Provisions of the Common Crop Insurance Policy. These modifications may include, but are not limited to:
  
  (a) Removal of some definitions now contained in the Basic Provisions;
  (b) Modification of unit division provisions since provision previously contained in section 2 regarding unit division requirements have been moved from the crop provisions to the Basic Provisions;
  (c) Addition of late and prevented planting provisions to indicate that late and prevented planting coverage are not applicable to cranberry; and
  (d) Removal of provisions regarding written agreements now contained in the Basic Provisions.
1. Definitions
   Barrel - 100 pounds of cranberries.
   Harvest - Removal of the cranberries from the bog.
   Market price - The cash price per barrel of cranberries offered by
   buyers in the area in which you normally market the
   cranberries.

2. Unit Division
   Provisions in the Basic Provisions that allow optional units by
   section, section equivalent, or FSA farm serial number and by
   irrigated and non-irrigated practices are not applicable. Optional
   units may be established only if each optional unit is located on
   non-contiguous land, unless otherwise allowed by written
   agreement.

3. Insurance Guarantees, Coverage Levels, and Prices for
   Determining Indemnities
   In addition to the requirements of section 3 (Insurance
   Guarantees, Coverage Levels, and Prices for Determining
   Indemnities) of the Basic Provisions:
   (a) You may select only one price election for all the
       cranberries in the county insured under this policy.
   (b) You must report, by the production reporting date
       designated in section 3 (Insurance Guarantees, Coverage
       Levels, and Prices for Determining Indemnities) of the Basic
       Provisions:
       (1) Any damage, removal of vines, change in practices,
           or any other circumstance that may reduce the
           expected yield below the yield upon which the
           insurance guarantee is based, and the number of
           affected acres;
       (2) The age of the vines; and
       (3) Any other information that we request in order to
           establish your approved yield.
   We will adjust the yield used to establish your production
   guarantee as necessary, based on our estimate of the effect of the
   removal of vines, damage, change in practices, and any other
   circumstance that may affect the yield potential of the insured crop. If you fail to notify us of any
   circumstance that may affect your yields from previous
   levels, we will adjust your production guarantee as
   necessary at any time we become aware of the circumstance.

4. Contract Changes
   In accordance with section 4 (Contract Changes) of the Basic
   Provisions, the contract change date is August 31 preceding the
   cancellation date.

5. Cancellation and Termination Dates
   In accordance with section 2 (Life of Policy, Cancellation, and
   Termination) of the Basic Provisions, the cancellation and
   termination dates are November 20.

6. Insured Crop
   In accordance with section 8 (Insured Crop) of the Basic
   Provisions, the crop insured will be all the cranberries in the
   county for which a premium rate is provided by the actuarial
   documents:
   (a) In which you have a share;
   (b) That are grown for harvest as cranberries;
   (c) That are grown in a bog that, if inspected, is considered
       acceptable by us; and
   (d) That are grown on vines that have completed four growing
       seasons after the vines were set out, unless otherwise
       provided by the actuarial documents or by written
       agreement.

7. Insurance Period
   (a) In accordance with the provisions of section 11 (Insurance
       Period) of the Basic Provisions:
       (1) Coverage begins on November 21 of each crop year,
           except that for the year of application, if your
           application is received after November 11, but prior to
           November 21, insurance will attach on the 10th day
           after your properly completed application is received
           in our local office, unless we inspect he acreage
           during the 10 day period and determine that it does
           not meet insurability requirements. You must provide
           any information that we require for the crop or to
           determine the condition of the bog.
       (2) The calendar date for the end of the insurance period
           for each crop year is November 20.
   (b) In addition to the provisions of section 11 (Insurance
       Period) of the Basic Provisions:
       (1) If you acquire an insurable share in any insurable
           acreage after coverage begins but on or before the
           acreage reporting date for the crop year, and after an
           inspection we consider the acreage acceptable,
           insurance will be considered to have attached to such
           acreage on the calendar date for the beginning of the
           insurance period.
       (2) If you relinquish your insurable share on any
           insurable acreage of cranberries on or before the
           acreage reporting date for the crop year, insurance
           will not be considered to have attached to, and no
           premium or indemnity will be due for, such acreage
           for that crop year unless:
           (i) A transfer of coverage and right to an indemnity,
               or a similar form approved by us, is completed
               by all affected parties;
           (ii) We are notified by you or the transferee in
               writing of such transfer on or before the acreage
               reporting date; and
           (iii) The transferee is eligible for crop insurance.

8. Causes of Loss
   (a) In accordance with the provisions of section 12 (Causes of
       Loss) of the Basic Provisions, insurance is provided only
       against the following causes of loss that occur during the
       insurance period:
       (1) Adverse weather conditions;
       (2) Fire, unless weeds and other forms of undergrowth
           have not been controlled or pruning debris has not
           been removed from the bog;
       (3) Wildlife;
       (4) Earthquake;
       (5) Volcanic eruption;
       (6) Failure of irrigation water supply, if caused by an
           insured peril that occurs during the insurance period;
           or
       (7) Failure or breakdown of irrigation equipment or
facilities due to direct damage to the irrigation equipment or facilities from an insurable cause of loss if the cranberry crop is damaged by freezing temperatures within 72 hours of such failure or breakdown and repair or replacement was not possible before damage occurred.

(b) In addition to the causes of loss excluded in section 12 (Cause of Loss) of the Basic Provisions, we will not insure against damage or loss of production due to:
   (1) Disease or insect infestation, unless adverse weather:
      (i) Prevents the proper application of control measures or causes properly applied control measures to be ineffective; or
      (ii) Causes disease or insect infestation for which no effective control mechanism is available; or
   (2) Inability to market the cranberries for any reason other than actual physical damage from an insurable cause of loss specified in this section. For example, we will not pay you an indemnity if you are unable to market due to quarantine, boycott, or refusal of any person to accept production.

9. Duties in the Event of Damage or Loss
   In addition to the requirements of section 14 (Duties in the Event of Damage or Loss) of the Basic Provisions:
   (a) If you discover damage, or if you intend to claim an indemnity on any insured unit, you must give us notice of probable loss:
      (1) At least 15 days before the beginning of any harvesting, or
      (2) Immediately if probable loss is discovered after harvesting has begun.
   (b) You must not sell or dispose of any damaged production until the earlier of 15 days from the date of notice of loss or when we give you written consent to do so.
   (c) If you fail to meet the requirements of this section, and such failure results in our inability to inspect the damaged production, all such production will be considered undamaged and included as production to count.

10. Settlement of Claim
   (a) We will determine your loss on a unit basis. In the event you are unable to provide separate acceptable production records:
      (1) For any optional unit, we will combine all optional units for which such production records were not provided; or
      (2) For any basic unit, we will allocate any commingled production to such units in proportion to our liability on the harvested acreage for each unit.
   (b) In the event of loss or damage covered by this policy, we will settle your claim by:
      (1) Multiplying the insured acreage by its respective production guarantee;
      (2) Multiplying the result of section 10(b)(1) by the price election;
      (3) Multiplying the total production to be counted, (see section 10(c)) by the price election;
      (4) Subtracting the total in section 10(b)(3) from the total in section 10(b)(2); and
      (5) Multiplying the result in section 10(b)(4) by your share.
   (c) The total production to count (in barrels) from all insurable acreage on the unit will include:
      (1) All appraised production as follows:
         (i) Not less than the production guarantee per acre for acreage:
            (A) That is abandoned;
            (B) Damaged solely by uninsured causes;
         (2) All harvested production from the insurable acreage.
      (3) Harvested production which, due to insurable causes, is determined not to meet the United States Standards for Fresh Cranberries if available, or would not meet those standards if properly handled, or does not meet the quality requirements of the receiving handler if the United States Standards for Fresh Cranberries, if not available, and such harvested production has a value less than 75 percent of the market price for cranberries meeting the minimum requirements will be adjusted by:
         (i) Dividing the value per barrel of such cranberries by the market price per barrel for cranberries meeting the minimum requirements; and
         (ii) Multiplying the result by the number of barrels of such cranberries.

11. Late and Prevented Planting
    The late and prevented planting provisions of the Basic Provisions are not applicable.