1. In return for payment of the additional premium designated in the actuarial documents, this option is attached to and made part of your Onion Crop Provisions subject to the terms and conditions described herein. In the event of a conflict between the Onion Crop Provisions and this option, this option will control.

2. You must elect this option on or before the sales closing date for the initial crop year in which you wish to insure your onions under this option. This option will continue in effect until canceled. It may be canceled by either you or us after the initial crop year of coverage by giving written notice to the other party on or before the cancellation date.

3. To be eligible for this option, you must have elected to insure your onions at either the limited or additional coverage level. If you elect CAT after this option is effective, it will be considered as notice of cancellation of this option by you.

4. All acreage of onions insured under the Onion Crop Provisions will be insured under this option except any acreage specifically excluded by the Special Provisions.

5. Section 1 (a) and (b), of the definition of “production guarantee (per acre)” regarding percentages for first and second stages in the Onion Crop Provisions are not applicable under this option.

6. Provisions in section 3(b) of the Onion Crop Provisions are not applicable under this option.

7. Your production guarantee under this option will be your final stage production guarantee.

8. The provisions in section 3(c) of the Onion Crop Provisions are not applicable under this option.

9. The “respective production guarantee” referenced in section 13(b) of the Onion Crop Provisions will be your final stage production guarantee.

10. The provisions in section 13(c)(1)(iv) of the Onion Crop Provisions are not applicable under this option.