1. Definitions.
   Harvest - Removal of the seed cotton from the stalk.

   Planted acreage - In addition to the definition contained in the Area Risk Protection Insurance Basic Provisions, cotton seed broadcast and subsequently mechanically incorporated will not be considered planted.

2. Insured Crop.
   (a) The insured crop will be all upland cotton:
      (1) Grown on insurable acreage in the county listed on the accepted application;
      (2) Properly planted by the final planting date and reported on or before the acreage reporting date;
      (3) Planted with the intent to be harvested.
   (b) That is not (unless allowed by the Special Provisions):
      (1) Colored cotton lint;
      (2) Planted into an established grass or legume;
      (3) Interplanted with another spring planted crop;
      (4) Grown on acreage in which a hay crop was harvested in the same calendar year unless the acreage is irrigated; or
      (5) Grown on acreage on which a small grain crop reached the heading stage in the same calendar year unless the acreage is irrigated or adequate measures are taken to terminate the small grain crop prior to heading and less than 50 percent of the small grain plants reach the heading stage.
   (c) Cotton other than upland cotton may be insurable under this policy if specified in the Special Provisions:
      (1) The insurability requirements in 2(a) apply to other cotton and additional requirements for insurability may be stated for other cotton in the Special Provisions; and
      (2) Other cotton will be insured using the yields, rates, and prices for cotton unless otherwise specified in the actuarial documents.

3. Payment Dates.
   (a) Unless otherwise specified in the Special Provisions the final county revenues and final county yields will be determined prior to July 16 following the crop year.
   (b) If an indemnity is due, unless otherwise specified in the Special Provisions we will issue any payment to you prior to August 15 following the crop year and following the determination of the final county revenue or the final county yield, as applicable.

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<table>
<thead>
<tr>
<th>STATE AND COUNTY</th>
<th>CANCELLATION AND TERMINATION DATES</th>
<th>CONTRACT CHANGE DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Val Verde, Edwards, Kerr, Kendall, Bexar, Wilson, Karnes, Goliad, Victoria, and Jackson Counties, Texas, and all Texas counties lying south thereof.</td>
<td>January 31</td>
<td>November 30</td>
</tr>
<tr>
<td>Alabama; Arizona; Arkansas; California; Florida; Georgia; Louisiana; Mississippi; Nevada; North Carolina; South Carolina; El Paso, Hudspeth, Culberson, Reeves, Loving, Winkler, Ector, Upton, Reagan, Sterling, Coke, Tom Green, Concho, McCulloch, San Saba, Mills, Hamilton, Bosque, Johnson, Tarrant, Wise, and Cooke Counties, Texas, and all Texas counties lying south and east thereof to and including Terrell, Crockett, Sutton, Kimble, Gillespie, Blanco, Comal, Guadalupe, Gonzales, De Witt, Lavaca, Colorado, Wharton, and Matagorda Counties, Texas.</td>
<td>February 28</td>
<td>November 30</td>
</tr>
<tr>
<td>All other Texas counties and all other states.</td>
<td>March 15</td>
<td>November 30</td>
</tr>
</tbody>
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4. Program Dates.