

## ***SCHEDULE A***

### ***PART XVI – APPLES***

**This Schedule A, Apples Plan, forms an integral part of the PRODUCTION INSURANCE AGREEMENT and as such contains supplementary information specific to apple trees and apple production.**

### ***SECTION A - Apple Tree Insurance***

1. The purpose of this plan is to provide insurance for apple trees damaged as a result of the following perils:
  - (a) wind;
  - (b) winter injury, excluding mouse damage;
  - (c) snow;
  - (d) ice;
  - (e) virus diseases;
  - (f) canker;
  - (g) fireblight (*erwinia amylovora*).
2. The crop year for tree insurance is the period from December 1 in any year to November 30 of the following year.
3. The application deadline for apple tree insurance is November 30 prior to the start of the crop year.
4. Coverage under this plan shall be based on the following table of insurable values per tree, considering tree age and type or planting density:

	<b>Tree age in years after planting</b>						
<b>Tree Density -Type</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>Maximum Age</b>
<125 / acre Standard	\$6.00	\$9.00	\$12.00	\$15.00	\$18.00	\$25.00	50 years
125-300 / acre Semi-dwarf	\$6.00	\$9.00	\$12.00	\$15.00	\$15.00	\$15.00	40 years
>300 / acre Dwarf	\$6.00	\$9.00	\$12.00	\$12.00	\$12.00	\$12.00	30 years

**Tree age: means the year following the year the trees were planted.**

5. (1) The insured shall notify the Corporation within five days of discovering tree damage from one or more of the insured perils.  
(2) The insured shall notify the Corporation 10 days prior to the destruction or removal of trees.
6. (1) Indemnity shall be paid for damaged trees due to insurable perils less the deductible equal to 3% of the number of insured trees.  
(2) Indemnity will be paid at the insured value for the damaged trees beyond the 3% deductible after the trees have been removed.