

SCHEDULE F

Un-harvested Potato Acreage Benefit – Rider Option

This Schedule F, Un-harvested Potato Acreage Benefit, forms an integral part of the PRODUCTION INSURANCE AGREEMENT and as such contains supplementary information specific to insurance of potatoes.

1. This plan shall be reviewed each year and adjusted or cancelled according to a decision by the Board of the Corporation.
 2. This plan is designed to offer a minimum payment for acres abandoned or destroyed, prior to harvest.
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1. The Un-harvested Potato Acreage Benefit – Rider Option is an addition to Schedule A - Part V, Potatoes and Part XIII Elite Seed Potato Plan. This additional coverage can be added to the group insurance plan offered under Schedule A – Part V, Potatoes or Part XIII Elite Seed Potato Plan This rider offers additional coverage for abandoned or destroyed acres by guaranteeing a payment for all mature acres abandoned or destroyed and offset in the group insurance program.
 2. The insured shall:
 - a. Insure his entire potato crop during the current crop year with at least 90% coverage under the group insurance plan.
 - b. List on the Final Acreage Report all fields entered in the insurance program
 - c. Choose to participate in the Un-harvested Potato Acreage Benefit – Rider plan and sign an application form and pay the required deposit by May 31st, of the crop year,
 - d. Declare all abandoned acres to the Corporation and receive written permission to abandon or destroy the crop
 - e. Not harvest more than 5% of the total field on the abandoned or destroyed acres before declaring the loss to the Corporation.
 3. Other Conditions:
 - a. Only fields greater than five acres shall qualify for coverage under this plan.
 - b. The crop must be inspected by an agent of the Corporation and must be mature at time of abandonment or destruction
 - c. Fields must be declared to the Corporation and written permission received from the Corporation to abandon or destroy, before they qualify for rider benefits
 - d. Before fields can be abandoned and covered by this plan they must be mature and have 30% cullage from a single peril or 40% or more from multiple perils (not including smalls)
 - e. Mature fields with rot or decay and with additional cullage from insurable perils less than 30% will qualify if the crop is inspected and rejected (in writing) by three buyers and receives approval for abandonment from the Corporation,
 - f. All abandoned fields MUST be destroyed before rider benefits are paid,

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g. In years where excessive moisture prior to the harvest deadline of October 25 prevents 25% or more of the potato crop from being harvested by to the deadline; then those fields left un-harvested are eligible for the rider benefit

Field Size:

- a. All fields must be listed on the Final Acreage Report (FAR) and filed with the Corporation no later than June 30 of the insurance year.
- b. No field less than five (5) acre will qualify for benefits under this plan
- c. When fields are greater than five acres in size the following table will be used to determine eligible field size for abandonment or destruction and benefit payment under this plan

Field Size:

< 25 acres	at least 100% must be abandoned or destroyed
< 50 acres	at least 50% must be abandoned or destroyed
< 75 acres	at least 33% must be abandoned or destroyed
<100 acres	at least 25% must be abandoned or destroyed

d. When considering a portion of a large acreage as a field eligible for abandonment or destruction; the portion abandoned or destroyed must be in a continuous block that is identifiable and measured by an agent of the Corporation and must meet the criteria for a field as stated in the table above.

4. Indemnity Payments:

- Benefit payments shall be 70% of the Insured Value for the crop as stated on the Statement of Account form issued by the Corporation
- Benefit payments shall be paid as soon as the acres approved for abandonment or destruction are destroyed
- Should the destroyed acres qualify for coverage under the group insurance plan the additional indemnities shall be paid when the final production to count is declared on the Production Summary and claimed on the Proof of Loss.
- No field will be eligible for an indemnity payment more than once every three years.

This high cost program option will not be eligible for the early payment discounts.