

(3) The applicable crop policy, to which this endorsement attaches, automatically terminates (e.g. Macadamia Tree and Nut Crop Insurance Policies must be renewed each year).

3. Unit Division

(a) This section is in lieu of the unit provisions specified in the applicable crop endorsement, crop provisions, or crop insurance policy.

(b) For catastrophic risk protection coverage, a unit will be all insurable acreage of the insured crop in the county on the date coverage begins for the crop year:

(1) In which you have one hundred percent (100%) crop share; or

(2) Which is owned by one person and operated by another person on a share basis. (Example: If, in addition to the land you own, you rent land from five landlords, three on a crop share basis and two on a cash basis, you would be entitled to four units, one for each crop share lease and one for the two cash leases and the land you own.)

(c) Land rented for cash, a fixed commodity payment, or any consideration other than a share in the insured crop on such land will be considered as owned by the lessee.

(d) Any unit division other than stated in subsection (b) above is not allowed under this Endorsement.

4. Insurance Guarantees, Coverage Levels, and Prices for Determining Indemnities

(a) Notwithstanding any provision contained in any other policy document, for the 1995 through 1998 crop years, coverage will be equal to fifty percent (50%) of your approved yield indemnified at sixty percent (60%) of the expected market price, or a comparable coverage as established by FCIC.

(b) Notwithstanding any provision contained in any other policy document, for the 1999 and subsequent crop years, coverage will be equal to fifty percent (50%) of your approved yield indemnified at fifty-five percent (55%) of the expected market price, or a comparable coverage as established by FCIC.

(c) If the crop policy utilizes dollar coverage or other alternative methods of coverage, we will convert the dollar coverage or alternative coverage to the amount of coverage that would be available at fifty percent (50%) of your approved yield indemnified at sixty percent (60%) of the expected market price through 1998 and fifty percent (50%) of your approved yield indemnified at fifty-five percent (55%) of the expected market price for subsequent years.

(d) You may elect catastrophic coverage, on a commodity-by-commodity basis, on either an individual yield and loss basis, or an area yield and loss basis, if both options are offered in the Actuarial Table or Special Provisions.

5. Annual Premium and Administrative Fees

(a) Notwithstanding any provision contained in any other policy document, you will not be responsible to pay a premium, nor will the policy be terminated because the premium has not been paid. FCIC will pay a premium subsidy equal to the premium established for the coverage provided under this Endorsement.

(b) In return for catastrophic risk protection, you must pay an administrative fee of \$50 per crop per county as follows:

(1) Each type or variety specified in subsections 6.(a) and (b), and crop acreage specified in subsection 6.(c) will be a separate insured crop to which separate administrative fees apply; and

(2) Total administrative fees for all crops insured under any combination of catastrophic coverage and limited coverage will not exceed two hundred dollars (\$200) per county and six hundred dollars (\$600) for all counties in which you have crops insured.

(c) Administrative fees for catastrophic coverage:

(1) Must be paid to the insurance provider at the time of application (the fee will not be refunded if you file a zero acreage report the crop year for which the application is accepted);

(2) Must be paid annually by the acreage reporting date for the applicable crop for any subsequent crop years that crop insurance is in effect (the fee will not be required if you file a bona fide zero acreage report on or before the acreage reporting date); and

(3) Will be waived for a limited resource farmer (see subsection 1.(l)).

(d) The administrative fee will be refunded if, after applying for catastrophic risk protection and paying the administrative fee, you elect to purchase additional coverage for such crop in the same county on or before the sales closing date. Administrative fees will be refunded only if you have not purchased catastrophic risk protection and limited coverage in excess of the maximum administrative fee to be paid in the applicable situation.

(e) If the administrative fee is not paid at the time of application, or by the acreage reporting date, whichever is applicable, the crop insurance contract will not be in effect for the crop year for which the fee is due and will terminate, and you will not be eligible for certain USDA programs as set out in section 11.

6. Insured Crop

The crop insured is specified in the applicable crop policy documents except as indicated in (a), (b), and (c) below:

(a) You may elect to insure the crop by type, as specified in the applicable policy documents for Stonefruit, Texas Citrus, Florida Citrus, Arizona-California Citrus, Texas Citrus Trees, and Guaranteed Tobacco. These individual crop types will be insured as separate crops.

(b) You may elect to insure your grapes grown in California by variety, as specified in the Special Provisions. These individual crop varieties will be insured as separate crops.

(c) Notwithstanding any other policy provision requiring insurance coverage on all insurable acreage of the crop in the county, if you purchase limited or additional coverage for a crop, you may separately insure acreage that has been designated as high risk land by FCIC, provided that you have executed a high risk land exclusion option under that policy and obtained a catastrophic risk protection policy with the same approved insurance provider. If both policies are in force, that acreage of the crop

covered under the limited or additional coverage policy and the acreage covered under the Catastrophic Risk Protection Endorsement will be considered separate crops.

7. Replanting Payment

Notwithstanding any provision contained in any other crop insurance document, no replant payment will be paid whether or not replanting of the crop is required under the policy.

8. Claim for Indemnity

(a) If two or more insured crop types, varieties, or classes are insured within the same unit, and multiple expected market prices are applicable, the dollar amount of insurance and the dollar amount of production to be counted will be determined separately for each type, variety, class, etc., that have separate expected market prices and then added together to determine the total liability for the unit.

(b) If you are eligible to receive an indemnity under this Endorsement, and are also eligible to receive benefits for the same loss under any other USDA program, you must elect the program from which you wish to receive benefits. Only one payment or program benefit will be allowed.

9. Concealment or Fraud

Notwithstanding any provision contained in any other crop insurance document, your policy may be voided on all crops, without waiving any rights, including the right to collect any amounts due:

(a) If at any time you conceal or misrepresent any material fact or commit fraud relating to this or any other contract issued under the authority of the Federal Crop Insurance Act with any insurance provider; and

(b) The voidance will be effective as of the beginning of the crop year with respect to which such act or omission occurred. After the policy has been voided, you must make a new application to obtain catastrophic risk protection coverage for subsequent crop years.

10. Exclusion of Coverage

(a) Options or endorsements which provide additional coverage and which are available under any crop endorsement, crop provision or crop policy offered by FCIC will not be available under this Endorsement, except for the Late Planting Agreement Option. Written agreements are not available for any crop insured under this Endorsement.

(b) Notwithstanding any provision contained in any other crop insurance document, hail and fire coverage and high-risk land may not be excluded for any crop for which this Endorsement is in effect.

11. Eligibility for Other USDA Program Benefits

(a) You must obtain at least the catastrophic risk protection level of coverage for each crop of economic significance in the county in which you have an insurable share, if insurance is available in the county for the crop, to be eligible for:

(1) Price support and production adjustment programs including, but not limited to, those for tobacco, rice, extra long