SUMMARY OF CHANGES FOR THE NORTHERN POTATO CROP INSURANCE – CERTIFIED SEED ENDORSEMENT (22-084C)

The following is a brief description of changes to the crop provisions that will be effective for the 2022 and succeeding crop years.

- Revised title of the Endorsement from “Potato Crop Insurance – Certified Seed Endorsement” to “Northern Potato Crop Insurance – Certified Seed Endorsement.”

- Revised section 1 to specify that the additional premium amount for the Endorsement is only applicable for planted acreage.

- Revised section 1, 4, 8, and 9 to refer to the specific title of the base policy of the Endorsement.

- Revised section 1 to refer to the specific title of the Northern Potato Crop Insurance Storage Coverage Endorsement.

- Revised section 7(b) and 7(d) to replace “Special Provisions” with “actuarial documents.”
1. The additional premium amount for this coverage will be determined by multiplying the number of your insured planted acres of certified seed potatoes by the premium rate for this Endorsement contained in the actuarial documents. In return for payment of the additional premium designated in the actuarial documents, this Endorsement is attached to and made part of your Northern Potato Crop Insurance Provisions subject to the terms and conditions described herein. In accordance with section 8, since your insurance period is not extended in this Endorsement, any additional premium paid for coverage under the Northern Potato Crop Insurance - Storage Coverage Endorsement will not apply to the additional coverage provided under the terms of this Endorsement. In the event of a conflict between the Northern Potato Crop Insurance Provisions and this Endorsement, this Endorsement will control.

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

3. All potatoes grown on insurable acreage and that are entered into the potato seed certification program administered by the state in which the seed is grown must be insured unless limited by section 4 below.

4. Your certified seed production guarantee per-acre will be the per-acre production guarantee used to cover the same acreage under the terms of the Northern Potato Crop Insurance Provisions. However, unless a written agreement provides otherwise, if the total amount of insurable certified seed acreage you have for the current crop year is greater than 125 percent of your average number of acres entered into and passing certification in the potato certified seed program in the three previous calendar years, your certified seed production guarantee for each unit will be reduced as follows:
   (a) Multiply the average number of your acres entered into and passing certification in the potato certified seed program the 3 previous calendar years by 1.25 and divide this result by the number of acres grown by you for certified seed in the current crop year; and
   (b) Multiply the result of section 4(a) (not to exceed 1.0) by the production guarantee for certified seed for the current crop year.

5. You must provide acceptable records of your certified seed potato acreage and production for the previous three years. These records must clearly indicate the number of your acres entered into the potato seed certification program administered by the state in which the seed is grown.

6. All potatoes insured for certified seed production must be produced and managed in accordance with the regulations, standards, practices, and procedures required for certification under the potato certified seed program. Any production that does not qualify as certified seed because of varietal mixing or your failure to meet any requirements under the potato certified seed program will be considered as lost due to uninsured causes.

7. If, due to insurable causes occurring within the insurance period, the amount of certified seed you produce is less than your certified seed production guarantee, we will settle your claim by:
   (a) Multiplying the insured acreage by its respective certified seed production guarantee;
   (b) Multiplying each result in section 7(a) by the dollar amount per hundredweight contained in the actuarial documents for production covered under this Endorsement;
   (c) Totaling the results of section 7(b);
   (d) Multiplying the number of hundredweight of production that qualify as certified seed and any amount of production lost due to uninsured causes, or that does not qualify as certified seed due to uninsured causes, by the dollar amount per hundredweight contained in the actuarial documents for production covered under this Endorsement;
   (e) Subtracting the result of section 7(d) from the result of section 7(c); and
   (f) Multiplying the result of section 7(e) by your share.

8. You must notify us of any loss under this Endorsement not later than 14 days after you receive notice from the state certification agency that any acreage or production has failed certification. Nothing herein extends the insurance period beyond the time period specified in section 8 of the Northern Potato Crop Insurance Provisions and section 11 of the Basic Provisions. In lieu of the provisions in section 14(c) of the Basic Provisions specifying that any claim for indemnity must be filed not later than 60 days after the end of the insurance period, your claim for indemnity must be filed by the later of:
   (a) Sixty (60) days after the end of the insurance period;
(b) Thirty (30) days after you receive notice from the state certifying agency that production has failed certification.

9. Acreage covered under the terms of this Endorsement will have the same unit structure as provided under the Basic Provisions and the Northern Potato Crop Insurance Provisions. For example, if you have two optional units (00101 and 00102) under your Northern Potato Crop Insurance Provisions and you elect this Endorsement, you will also have two optional units (00201 and 00202) for certified seed coverage, provided that certified seed is grown in both units 00101 and 00102. Or, if you have two basic units (00100 and 00200) under your Northern Potato Crop Insurance Provisions and you elect this Endorsement, you will also have two basic units (00300 and 00400) for certified seed coverage, provided that certified seed is grown in both units 00100 and 00200. In the event certified seed acreage is not grown in the same optional or basic units as acreage covered under the Basic Provisions and the Northern Potato Crop Insurance Provisions, certified seed units will be established in accordance with the unit division provisions contained in the Basic Provisions and the Northern Potato Crop Insurance Provisions. For example, if a basic unit is divided into two optional units for potato acreage covered under the Basic Provisions and the Northern Potato Crop Insurance Provisions, but certified seed is grown in only one of those optional units, the certified seed acreage will be insured as one basic unit.

10. Failure to meet any requirements for seed to be used to produce a subsequent seed crop will not be covered. All the production that meets requirements for certified seed used to produce a commercial crop will be included in production to count.