

**ACKNOWLEDGMENT OF DIFFERENCES
AVOCADO AND MANGO TREE INSURANCE**

I acknowledge that I understand:

- 1. The Avocado and Mango Tree Program is a pilot crop insurance program insuring the rehabilitation or replacement of avocado or mango trees damaged by wind, freeze and excess moisture. This program does not protect against loss of fruit or revenue.**
- 2. The insurance unit for this plan consists of all insurable acreage of each covered crop in the county in which I have a share on the date coverage begins for the crop year. I cannot subdivide this unit by share entity or any other criteria.**
- 3. I must select an amount of protection by unit. The maximum amount of insurance that will apply to my trees at the time of loss will not exceed the appropriate reference price per tree listed in the Actuarial Table multiplied by the number of insurable trees, the coverage level I select, and by my share. I understand that my premium is calculated using the amount of protection I select.**
- 4. Losses will be adjusted by measuring the canopy volume after the effects of damage have been corrected and estimating the associated percent of damage according to the table contained in the Special Provisions. The percent of canopy volume reduction is not the percent of damage.**

I fully understand the terms of the Avocado and Mango Tree Pilot Crop Provisions and the items listed in this Acknowledgment. All my questions have been answered by my agent to my satisfaction.

Applicant/Insured _____ Date _____

Agent (as witness) _____ Date _____