

**Special Provisions of Insurance
2026 and Succeeding Crop Years
Nursery (NVS) (1010)**

Cold Protection Assignments Based on Plant Categories within USDA Cold Hardiness Zones*1

Plant Category	Grower's Hardiness Zones with Minimum Temperatures (°F)												
	HZ1	HZ2	HZ3	HZ4	HZ5	HZ6	HZ7	HZ8	HZ9	HZ10	HZ11	HZ12	HZ13
	-60	-50	-40	-30	-20	-10	0	+10	+20	+30	+40	+50	+60
Liners: Annuals*2	A	A	A	A	A	A	A	A	A	A	R	R	R
Liners: Perennials*3	A	A	C	C	C	D	D	F	G	K	R	R	R
Annual Plants and Plants Grown for a Year or Less	A	A	A	A	A	A	A	A	A	A	R	R	R
Herbaceous Biennial and Perennial Plants	A	B	C	D	E	H	J	K	N	P	R	R	R
Broadleaf Evergreen Trees and Shrubs	A	A	C	C	F	I	J	N	N	P	R	R	R
Coniferous Trees and Shrubs	B	B	C	D	F	I	J	N	N	P	R	R	R
Deciduous Trees and Shrubs	A	B	C	D	F	I	K	N	N	P	R	R	R
Vines	A	B	C	D	E	H	J	K	N	P	R	R	R
Foliage Plants	A	A	A	A	A	A	A	A	A	A	R	R	R
Palms	A	A	A	A	A	A	A	A	J	K	R	R	R
Cycads	A	A	A	A	A	A	A	A	A	J	R	R	R

*1 Cold Protection Requirements assigned for Plant Category are based on Good Nursery Practices. Plants with a Hardiness Zone Two Hardiness Zones warmer than the Grower's Hardiness Zone are not insurable unless otherwise allowed by Special Provisions.

*2 Liners consisting of Annual Plants, Palms, Cycads and Perennials grown as Annuals.

*3 Liners consisting of Perennials other than Palms, Cycads and Perennials grown as Annuals.

I. Operational Cold Protection Requirements.

A. Glass, Lexan types, Polycarbonate sheeting or Double Translucent Poly Covered Walk-in Structure or an environmentally controlled building with plants standing up or lying down, with appropriate supplemental heat, humidity and irrigation to prevent cold, freeze, heat or desiccation damage.

B. Structureless Plant Bed with plants laid down and consolidated container-to-container, with Poly plus 8"-12" of Hay plus Poly plus 8"-12" of Hay completely covering the plants and containers.

C. Structureless Plant Bed with plants laid down and consolidated container-to-container, with Poly plus 8"-12" of Hay plus Poly completely covering the plants and containers.

D. Structureless Plant Bed with plants laid down and consolidated container-to-container, with Poly and then 8"-12" of Hay completely covering the plants and containers.

- E. Lexan type or Double Translucent Poly Covered Walk-in Structure with plants consolidated container-to-container, standing up or lying down, with thermo blanket (Fleece Fabric, Micro Foam, Spun-bound Fabric) completely covering the plants and containers.
- F. Below Ground Pot-in-Pot System with adequate drainage to prevent water logging and excess salt accumulation.
- G. White Poly Covered Low Hoop House, Cold Frame or Walk-in Structure with plants consolidated container-to-container, standing up or lying down, with thermo blanket (Fleece Fabric, Micro Foam, Spun-bound Fabric) completely covering the plants and containers.
- H. Structureless Plant Bed with plants laid down and consolidated container-to-container, with thermo blanket (Fleece Fabric, Micro Foam, Spun-bound Fabric) plus White Poly completely covering the plants and containers.
- I. Structureless Plant Bed with plants standing up and mulched with woodchips between containers and 6"-12" above the containers.
- J. White Poly Covered Low Hoop House, Cold Frame or Walk-in Structure with plants consolidated container-to-container, standing up or lying down, plus White Poly completely covering the plants and containers.
- K. Structureless Plant Bed with plants laid down covered with thermo blanket (Fleece Fabric, Micro Foam, Spun-bound Fabric) completely covering the plants and containers.
- L. White Poly Covered Low Hoop House, Cold Frame or Walk-in Structure with plants consolidated container-to-container, standing up or lying down.
- M. Structureless Plant Bed with plants laid down with White Poly completely covering plants and containers. Care must be taken to avoid foliar damage.
- N. Structureless Plant Bed with plants consolidated container-to-container standing up with the entire perimeter of the bed wrapped to the height of the container with a thermo blanket or similar material.
- O. Shade Structure with shade fabric or woven translucent fabric and an Irrigation System capable of coating the structure with ice to form a "Tent of Ice".
- P. Overhead Irrigation System equipped with sufficient sprinklers, water volume and water pressure to provide complete coverage of all plants throughout the duration of potential frost damage.
- Q. Smudge Pots, Portable Heaters and/or Wind Machines with sufficient capacity to provide protection for all plants throughout the duration of potential frost damage.
- R. No Protection.

The Cold Protection Requirements (CPRs) for Container Nursery Stock are listed in the Special Provisions