

Special Provisions 2024 and Succeeding Crop Years

Year: 2024	Commodity: Safflower (0049)	Use All [] as a CPD
Date: 11/15/2023	Plan: APH (90)	County: Hill (041)

Program Dates for Insurable Types and Practices

Sales Closing Date 3/15/2024	Earliest Planting Date 4/1/2024	Final Planting Date 5/20/2024	End of Late Planting Period Date 6/14/2024	Acreage Reporting Date 7/15/2024	Premium Billing Date 8/15/2024	End of Insurance Date 10/31/2024
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TP	Type	Practice
T/P 1	No Type Specified 997	Non-Irrigated 003 *4
T/P 2	No Type Specified 997	Irrigated 002
T/P 3	No Type Specified 997	Organic(Certified) Non-Irr. 713 *4
T/P 4	No Type Specified 997	Organic(Certified) Irr. 702
T/P 5	No Type Specified 997	Organic(Transitional) Non-Irr. 714 *4
T/P 6	No Type Specified 997	Organic(Transitional) Irr. 712

General

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

Corn planted on acreage following a crop that has been prevented from being planted will not be considered a cover crop and will be considered a crop planted for harvest.

Price

Contract price:

You may use a contract price to determine your insurance guarantee when a contract price code of ~~Yes~~ exists on the Prices tab in the actuarial documents for the crop, type, and practice.

Contract price authority (i.e., rules governing the use of contract prices and the method to determine a contract price) will be found in one of the following three places, listed in priority order:

1. Special Provisions, separate from this statement, which authorizes the use of the Contract Price Addendum (CPA);
2. Crop Provisions; or

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3. CPA.

When the contract price code is yes on the Prices tab for the crop, type, and practice:

1. If the Crop Provisions or Special Provisions provide the contract price authority, your price will be determined in accordance with the Crop Provisions or Special Provisions. If neither the Crop Provisions or Special Provisions provide contract price authority, your price will be determined in accordance with the CPA; and
2. The Crop Provisions or Special Provisions may only provide contract price authority for specific types or practices. When this occurs, the CPA may be used to determine a contract price for other types or practices where contract price authority is not provided through the Crop Provisions or these Special Provisions.

Insurance Availability

- *4 Any acreage in this county without a rate or designated as uninsurable or unclassified on the actuarial map will be insurable only by written agreement, unless such acreage is otherwise classified in the actuarial documents. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.

In accordance with section 9(a)(1)(iv) in the Common Crop Insurance Policy Basic Provisions (Basic Provisions), acreage that has not been planted and harvested or insured (including insured acreage that was prevented from being planted) in at least one of the three previous crop years or acreage where the only crop that has been planted and harvested in one of the three previous crop years was a cover, hay, or forage crop (hereinafter referred to as new breaking acreage) is insurable at 80 percent of the applicable published county T-Yield in the actuarial documents without a written agreement if all of the following requirements 1 through 4 below are met. New breaking acreage is insurable at 65 percent of the applicable published county T-Yield in the actuarial documents without a written agreement if only requirements 1, 2, and 4 below are met.

1. The policyholder must provide documentation that 75 percent or more of the new breaking acreage by field (or within an existing field if only a portion of the field is new breaking acreage) is composed of soil types defined as Capability Class I, II, III, or IV as determined by the Natural Resources Conservation Service (NRCS) Web Soil Survey (<http://websoilsurvey.nrcs.usda.gov/app/HomePage.htm>);
2. The policyholder must certify that the new breaking acreage was broken out or chemically destroyed on or before November 30 prior to planting;
3. The policyholder must provide documentation that the new breaking acreage has been previously broken and planted to a crop. This documentation must show that to February 7, 2014, showing the prior crop that the new breaking acreage was planted to; a FSA-578 document dated on or prior to February 7, 2014, showing that the
4. If NRCS requires a Conservation Plan on the new breaking acreage, the policyholder must provide documentation that one is, or will be, in place. If NRCS does not require a Conservation Plan on the new breaking acreage, the producer must certify that one is not required.

Up to and including 320 acres of new breaking acreage per county (on a whole field basis), that meet the requirements above, may be insurable under this Special

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Provisions statement for the policyholder/entity per each sales closing date (for example, a total of 320 acres or less of new breaking acreage for crops with a September 30 sales closing date and total of 320 acres or less of new breaking acreage for crops with a March 15 sales closing date). Any new breaking acreage (on a whole field basis) that meets the requirements above and exceeds the 320-acre limitation will require a written agreement to establish insurability (only the acreage that exceeds 320 acres requires a written agreement, up to 320 acres may be approved under this Special Provisions statement even if the producer has more than 320 new breaking acres in the county).

Underwriting Standards:

The producer must provide the applicable documentation and certification described in requirements 1 through 4 above to the Approved Insurance Provider (AIP) on or before the acreage reporting date for insurability of such new breaking acreage. If the above requirements are met and the described documentation and certification is provided to the AIP by the acreage reporting date, the new breaking acreage will be insurable using the appropriate percentage (65 percent or 80 percent) applied to the applicable published county T-Yield in the actuarial documents (simple average T-Yields, new producer T-Yields, and variable T-Yield percentages do not apply). A producer who is insurable at 80 percent of the applicable published county T-Yield in the actuarial documents and non-native sod new breaking acreage insurable at 65 percent of the applicable published county T-Yield in the actuarial documents, standard APH procedure will apply provided the acreage is insurable under the terms of the Basic Provisions. The producer must maintain a separate record of the new breaking acreage for the first four crop years of planting on the new breaking acreage. Additionally, new breaking acreage will not be eligible for prevented planting coverage the initial crop year it is insured under this Special Provisions statement.

Insurance shall attach to a crop following a cover crop when the cover crop meets the definition provided in the Basic Provisions, was planted within the last 12 months, and is managed and terminated according to NRCS Cover Crop Termination Guidelines. The Guidelines include information on cover crops and crop insurance, Good Farming Practices for cover crops, and termination information and exceptions, which can be found at <https://www.rma.usda.gov/en/Topics/Cover-Crops>.

Quality

GENERAL STATEMENTS:

Underwriting Standards:

The producer must provide the applicable documentation and certification described in requirements 1 through 4 above to the Approved Insurance Provider (AIP) on or before the acreage reporting date for insurability of such new breaking acreage.

If the above requirements are met and the described documentation and certification is provided to the AIP by the acreage reporting date, the new breaking acreage will be insurable using the appropriate percentage (65 percent or 80 percent) applied to the applicable published county T-Yield in the actuarial documents (simple average T-Yields, new producer T-Yields, and variable T-Yield percentages do not apply). A producer who is insurable at 80 percent of the applicable published county T-Yield in the actuarial documents and non-native sod new breaking acreage insurable at 65 percent of the applicable published county T-Yield in the actuarial documents, standard APH procedure will apply provided the acreage is insurable under the terms of the Basic Provisions. The producer must maintain a separate record of the new breaking acreage for the first four crop years of planting on the new breaking acreage. Additionally, new breaking acreage will not be eligible for prevented planting coverage the initial crop year it is insured under this Special Provisions statement.

The production to count remaining after allowable reductions to gross production (in accordance with the applicable Crop Provisions), is multiplied by the QAF (not less than zero) to determine net production to count.

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- a. On the date of final inspection for the unit, if any of your unsold**** production qualifies for quality adjustment under sections B and/or C1 or C2a ii and C2a iv below, your claim will be settled using the applicable DF\$ for unsold production unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- b. If you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, we will settle your claim for the applicable DF\$ for unsold production at the end of the 60-day period. If you do not elect to delay settlement of your claim, we will settle your claim for the applicable DF\$ for unsold production on the date of final inspection for the unit.
- c. At any time during this delay in settlement, you may request to settle your claim for any unsold production using the applicable DFs.
- d. For any production sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.
- e. If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- f. If the time to harvest has been extended as stated below, this option will not apply beyond 60 days after the calendar date for the EOIP.

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QA and allow an extension of time to harvest, the time to determine insurable quality deficiencies will also be extended to 60 days after the EOIP. All samples for QA
and your crop until AFTER 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be
allowed 30 days after harvest to market your grain and receive an RIV unless the production qualifies solely under section A, in which case, only the DF(s) in section A
claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not

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Except as allowed in paragraph 7f ii below, fair consideration to deliver sold production to a distant market is allowed only when there are no buyers in your local market and the sold production is sold to a distant market at a price that is not less than the price received for the sold production in the local market. If the sold production is sold to a distant market at a price that is less than the price received for the sold production in the local market, the sold production must be sold to a distant market at a price that is not less than the price received for the sold production in the local market. If the sold production is sold to a distant market at a price that is less than the price received for the sold production in the local market, the sold production must be sold to a distant market at a price that is not less than the price received for the sold production in the local market.

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Date: 11/15/2023	Plan: APH (90)	County: Hill (041)

If on the date of final inspection for the unit, any production which due to insurable causes is determined to have zero market value***, such production will not be included in the calculation of the market value, except for production fed or used in any other manner.

7. REDUCTION IN VALUE (RIV):

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- a. Moisture content;
 - b. Damage due to uninsured causes;
 - c. Drying;
 - d. Handling;
 - e. Processing; or
- f. If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
- i. If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - ii. If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iv. The RIV and local market price* are determined on the date such quality adjusted production is sold to a disinterested third party.

SECTION A - DISCOUNT FACTOR CHARTS

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DAMAGE DISCOUNT:

Discounts for excessive kernel damage (excluding heat damage) as follows:

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Damage %	DF	Damage %	DF	Damage %	DF
25 and below	None	29.01-30	0.456	34.01-35	0.580
25.01-26	0.357	30.01-31	0.481	35.01-36	0.605
26.01-27	0.382	31.01-32	0.505	Above 36	See Section B
27.01-28	0.406	32.01-33	0.530	A	A
28.01-29	0.431	33.01-34	0.555	A	A

SAMPLE GRADE DISCOUNTS:

Other discounts apply to the following crops: Soybeans, Corn, Wheat, Rice, and Cotton.

Musty Odor	0.050
Sour Odor	0.050
COFO	0.069

DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

The following discounts apply to the following crops: Soybeans, Corn, Wheat, Rice, and Cotton. The discounts are based on the damage percentage and the discount factor (DF) for each crop. The discounts are applied to the total value of the crop.

1. The discount for Musty Odor is 0.050 for all crops. The discount for Sour Odor is 0.050 for all crops. The discount for COFO is 0.069 for all crops.
2. The discount for Musty Odor is 0.050 for all crops. The discount for Sour Odor is 0.050 for all crops. The discount for COFO is 0.069 for all crops.
3. The discount for Musty Odor is 0.050 for all crops. The discount for Sour Odor is 0.050 for all crops. The discount for COFO is 0.069 for all crops.

DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

The sum of all DFs for production containing substances or conditions that are injurious to human or animal health is allowed, in addition to applicable DFs from sections A or B above, except as shown in C3 below.

The health agency of the applicable State in which the insured crop is grown, at a level determined as injurious to human or animal health, will be covered only if the appropriate samples of the production were obtained by our adjuster (or a trained disinterested third party approved by us) (except for flood-damaged grain), and the

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from such flood-damaged acreage and commingle with production from acreage not damaged by flood, such commingled production will not be adjusted for any quality...

substances or conditions in excess of the amount allowed by the lower of the following:

- a. The action or advisory level of the Food and Drug Administration; or
b. ...
c. ...

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- 1. ...
a. ...
b. ...
c. ...

DFs for Vomitoxin:

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Vomitoxin Range	DF
0.1 - 1.0 ppm	.000
1.1 - 10.0 ppm	.450
10.1 ppm & above	See C3 below

2. For production containing substances or conditions, other than Vomitoxin, that qualifies under section C with an Aflatoxin level of 300 ppb or less, or other substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
- a. If on the date of final adjustment for the unit, the production was transported directly from the field to the buyer, or transported directly from the field and put into commercial storage without going into on farm storage, the DF will be:
- i. For production sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- ii. $\frac{\text{C}1}{\text{C}2\text{b}}$ (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2
- iii. For unsold production containing Aflatoxin 60 days after the calendar date for the EOIP, the applicable DFs shown in the chart below in section C2b,
- iv. For unsold production containing all other mycotoxins or substances or conditions prior to 60 days after the calendar date for the EOIP (unless you
- v. For unsold production containing all other mycotoxins or substances or conditions 60 days after the calendar date for the EOIP, the DFs will be .500,
- b. If on the date of final adjustment for the unit, the unsold production is in on-farm storage, is in commercial storage but was not transported directly from the field, was fed or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party:
- i. applicable DFs included in sections A or B2 above.
- ii. to the applicable DFs included in sections A or B2 above.
- iii. applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

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Aflatoxin Range	DF
0.000-0.099 ppb	.000
0.100-0.199 ppb	.100
0.200-0.299 ppb	.200
0.300-0.399 ppb	.300
0.400-0.499 ppb	.400
300.1 ppb & above	See C3 below

3. For production that has an Aflatoxin level in excess of 300 ppb, a Vomitoxin level in excess of 10 ppm, or any substances or conditions qualifying under section C having a level exceeding the maximum amount allowed or when the edible portion of a crop is exposed to flood waters, a claim will not be completed if the insured is not able to deliver the crop to the market within the time specified in the policy. If the insured is unable to deliver the crop to the market within the time specified in the policy, the claim will be adjusted for the unit, the following will apply (if such production is Zero Market Value, see section D):
 - a. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
 - i. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
 - ii. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
 - b. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
 - i. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
 - ii. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
 - c. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
 - d. If production under Section C3 remains unsold, or is not destroyed, more than 365 days after the calendar date for the end of the insurance period, such production will not be adjusted for any quality deficiencies listed in Section C.

ZERO MARKET VALUE PRODUCTION

The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or

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* Local Market Price - As defined in the applicable Basic, Crop, or these Provisions.

** %Disinterested third party-~~Is a person or business who does not routinely purchase production for resale or for feed will not be considered a disinterested third party if the RIVs applied by the buyer are not reflective of the RIVs in the local market.~~

*** Zero market value ~~4~~ occurs when no buyers in your local area are willing to purchase the production and fair consideration to deliver production to a market outside your local marketing area (distant market) is equal to or greater than the production's value at the distant market or when acreage of an insured crop in which the edible portion of the crop has been exposed to flood waters.

**** %Sold-A Grain is considered sold on the date that final settlement between the buyer and seller has occurred and title of the grain has passed from the seller to the buyer.

*****	%Insold + Grain that does not meet the definition of %sold.
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