

## Special Provisions 2025 and Succeeding Crop Years

|                  |                             |                       |
|------------------|-----------------------------|-----------------------|
| Year: 2025       | Commodity: Safflower (0049) | Use All or AFI D      |
| Date: 11/19/2024 | Plan: APH (90)              | County: Lincoln (063) |

### Program Dates for Insurable Types and Practices

|  |  |  |   |  |   |
|--|--|--|---|--|---|
| <b>Sales Closing Date</b><br>3/15/2025   | <b>Cancellation Date</b><br>3/15/2025      | <b>Earliest Planting Date</b><br>3/15/2025 | <b>Final Planting Date</b><br>5/15/2025   | <b>End of Late Planting Period Date</b><br>5/30/2025 | <b>Acreage Reporting Date</b><br>7/15/2025              |
| <b>Premium Billing Date</b><br>8/15/2025 | <b>End of Insurance Date</b><br>10/31/2025 | <b>Termination Date</b><br>3/15/2026       | <b>Contract Change Date</b><br>12/31/2025 | <b>Production Reporting Date</b><br>4/29/2025        | <b>Insured's Production Reporting Date</b><br>4/29/2026 |

| TP    | Type                  | Practice                       |
|-------|-----------------------|--------------------------------|
| T/P 1 | No Type Specified 997 | Irrigated 002                  |
| T/P 2 | No Type Specified 997 | Organic(Certified) Irr. 702    |
| T/P 3 | 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.

Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.

#### Date

In lieu of the definition of late planting period in section 1 of the Basic Provisions, please refer to the End Of Late Planting Period Date.

#### Price

Contract price:

You may use a contract price to determine your insurance guarantee when a contract price code of ~~Yes~~ <sup>Yes</sup> 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:

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

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:

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[illegible]

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.

[illegible]

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Unless the AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurable quality deficiencies under sections A, B and C must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period.

[illegible]

For production qualifying under sections B or C (except for production qualifying under section C3) that is unsold 60 days after the calendar date for the EOIP, an automatic 30 day extension will be allowed only for the purpose of submitting your claim for indemnity, unless an extension of time to harvest has been granted or a delay in measurement of farm stored production has been elected under the general statements below.

The DF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in accordance with the following:

- [illegible]

1. OPTION TO DELAY CLAIM SETTLEMENT:

- 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 DFs 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 difference between the price received by you for the production sold\*\*\*\* and the price received by you for the production sold\*\* at the time to harvest has been extended as stated below, less any amount paid to you for the production sold\*\*\*\* during the delay in settlement. The price received by you for the production sold\*\*\*\* shall be the price received by you for the production sold\*\*\*\* at the time to harvest has been extended as stated below, less any amount paid to you for the production sold\*\*\*\* during the delay in settlement.
- 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.
- g. 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 difference between the price received by you for the production sold\*\*\*\* and the price received by you for the production sold\*\* at the time to harvest has been extended as stated below, less any amount paid to you for the production sold\*\*\*\* during the delay in settlement. The price received by you for the production sold\*\*\*\* shall be the price received by you for the production sold\*\*\*\* at the time to harvest has been extended as stated below, less any amount paid to you for the production sold\*\*\*\* during the delay in settlement.

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ΗΕΘΥΝΟΒΥΘΗΒΑΙΘΑΤ ΟΑΥΑΡΘΕΥΧΟΥΝ

and we 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

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

GA[ 'A]804 A^|ae A^ ae~| ^ (^) of Aae{ Aq|AaA| [a~ &ca} Ae A| [ca^aaA A@Aae AU| [ca a} •EaeAae ]| ^A Aae{ Aq|AaA| [a~ &ca} A^aaA A^c| { a^Aae~|ae|A quality deficiencies may be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the EOIP, otherwise such production will not a^Aae b~c^aA| A^ aeae EMOAae ]| ^A aeae a^A A^c| A^ a~c^e &^A| A| aae } •A b| a~ •A A@ { ae A| Aae a aeA@ae A@| A@ae A| { ae ca A^ ~c^Aae^ } A| a| A| A| [ [a~ &ca} A^c| a^ \*Aq|ae^ EMO| A| { ae ca A^ }| Eae ]| ^A| A^c| a^ \*A ae A^A aeae a^A| { Aq|ae^ EAV@A| ••Aae [~] of A| [a~ &ca} A| a| A^A^c| { a^a^A^A^A| A^c| A^c| A^ae •Aae^A@AUQMOA@A^ } aA A| A^ae •E@Aae b~c^A a| A^ ae~| ^A@A| [a~ &ca} Ae A| [ ] Ae A| ••ae| A^ A| ~| Aae Aae A^A| { ]| ^c^aAae aA^ a{ ae^aA| A later than 30 days after the 180th day.

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 other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

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

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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. Q^Ä c|Ä|Ä|••Ä•[ æ~ äÄ äQ| |{ æ|Æ•q • Æ• ä|ä • Æ• äÄ æ~Äq • ÄÄ[ ~|Ä|{ ä~ &q } È
- i. ÜQ•Äq }[ ÖÄÄ•^äÄ Ä| { äq æq } Ä äQ&æcÖÖÈ
- 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. QÄÜQÄq Ä^Ä^&^æ^äÄ^Ä| } ääq } q • ÄcÄ|{ ä~ &q } ÈÜQÄ æÄÄ&^æ^äÄ^ÄcÄ|•ÄÄ| } ääq } q • Ä|{ çä^äÄcÄ^•|q • ÄÜQÄ[ ^Ä|{ cÄ^äÄcÄÜQÄ^| ^Ä| } ääq } q • ÆÄ
- 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 | Ä        | Ä             |
| 28.01-29     | 0.431 | 33.01-34 | 0.555 | Ä        | Ä             |

SAMPLE GRADE DISCOUNTS:

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|            |       |
|------------|-------|
| Musty Odor | 0.050 |
| Sour Odor  | 0.050 |
| COFO       | 0.069 |

## DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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1. GA [jaA Ásaá q c'í·c'áá@áá ác Á |á |Á Á Ásæ·Áec'í@Áec'í] áasÁæÁ |Á@ÁUWÉ@ÁÖÁ q|Á^Á@Á { Á Áq|ÜQ·Á } |aÁ^Á@Á^Á^Á^Á Áq|Á q·|á|Á^Á ác Á^Á@Á } &·Á qáá@áá q^Á qáá^Á^Á Á@Á |Á qÁ q^Á|Á ÁÁ
2. Q|Á)·[|á|Á| á qÁ) Á|Á| á qÁ) Á [|áÁ Á c@|Á@ Ásaá q c'í·c'áá@áá ác Á |á |Á Á Ásæ·Áec'í@Áec'í] áasÁæÁ |Á@ÁUWÉ@ÁÖÁ q|Á^Á ÁÁ (unless you elect to delay settlement as specified in the General Statements above).
3. GA)·[|áÁ Ásæ·Áec'í@Áec'í] áasÁæÁ |Á@ÁUWÉÁÁ qáá^ÁÁ Á q^Á c@|Á q) ^Á|Á ÁÁ [|áÁ Á c@|Á@ Ásaá q c'í·c'áá@áá ác Á@ÁÖÁ q|Á^Á ÁÁ

ÙÒÔÑÐÞÐÂÔÄÛÑÒÙÑÔÞÔÔÙÁÛÂÔÞÖÑÐÞÙÁ/ÐË/ÆÛÔÁÐÑÛÑÑÙÁÙÁÞWTÔÞÁÛÂÔÞQÔŠÐÔŠÞ

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.

On the date of the inspection, 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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1.  $\frac{Q_1(A) - [a \cdot Q_1] + Q_1}{A} = \frac{Q_1(A)}{A} - \frac{[a \cdot Q_1]}{A}$
- a. Unsold production or production sold to other than a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the applicable DFs shown in the chart below (unless you elect to delay settlement as specified in the General Statements above) added to the applicable DFs included in sections A or B2 above.
- b. Unsold 60 days after the calendar date for the EOIP, fed, utilized in any other manner, or is sold to other than a disinterested third party, the DF will be the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

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:
- 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.
  - $\frac{\text{RIV} \times (\text{Aflatoxin Level} - 300)}{\text{Local Market Price}}$ , added to the applicable DFs included in sections A or B2 above.
  - 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, added to the applicable DFs included in sections A or B2 above.
  - For unsold production containing all other mycotoxins or substances or conditions prior to 60 days after the calendar date for the EOIP (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2 above.
  - 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, added to the applicable DFs included in sections A or B2 above.
- 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:
- The sum of all RIVs applied by the seller due to all insurable quality deficiencies, added to the applicable DFs included in sections A or B2 above.
  - $\frac{\text{RIV} \times (\text{Aflatoxin Level} - 300)}{\text{Local Market Price}}$ , added to the applicable DFs included in sections A or B2 above.
  - $\frac{\text{RIV} \times (\text{Aflatoxin Level} - 300)}{\text{Local Market Price}}$ , added to the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:



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| Aflatoxin Range   | DF           |
|-------------------|--------------|
| 0.001 - 0.01 ppb  | .000         |
| 0.01 - 0.1 ppb    | .100         |
| 0.1 - 1 ppb       | .200         |
| 1 - 10 ppb        | .300         |
| 10 - 100 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 any of the following apply:
- a. The buyer is not a disinterested third party; or
  - ii. The buyer is not a disinterested third party and the buyer is not a disinterested third party.
- b. The buyer is not a disinterested third party and the buyer is not a disinterested third party.
- 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, is less than .500 for production that was in on-farm storage and was later sold, was in on-farm storage and was transported to commercial storage and later sold, or the buyer is not a disinterested third party.
  - 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, is less than .500 for production that was in on-farm storage and was later sold, was in on-farm storage and was transported to commercial storage and later sold, or the buyer is not a disinterested third party.
- c. 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.
- 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.

## ÜÖVÜPÄÄ ZERO MARKET VALUE PRODUCTION

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\* Local Market Price as defined in the applicable Basic, Crop, or these Provisions.

\*\* %Disinterested third party-As 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 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 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.

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