

Special Provisions 2025 and Succeeding Crop Years

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|------------------|-----------------------------|------------------------|
| Year: 2025 | Commodity: Safflower (0049) | Use All [] as a [] |
| Date: 11/19/2024 | Plan: APH (90) | County: Phillips (071) |

Program Dates for Insurable Types and Practices

| | | | | | |
|--|--|---|---|--|---|
| Sales Closing Date 3/15/2025 | Cancellation Date 3/15/2025 | Earliest Planting Date 4/1/2025 | Final Planting Date 5/20/2025 | End of Late Planting Period Date 6/14/2025 | Acreage Reporting Date 7/15/2025 |
| Premium Billing Date 8/15/2025 | End of Insurance Date 10/31/2025 | Termination Date 3/15/2026 | Contract Change Date 12/31/2025 | Production Reporting Date 4/29/2025 | Insured's Production Reporting Date 4/29/2026 |

| 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:

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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~~ **no** 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 designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.

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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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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Special Provisions 2025 and Succeeding Crop Years

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County: Phillips (071)

- 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. ~~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.~~
- 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. ~~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.~~

Special Provisions 2025 and Succeeding Crop Years

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County: Phillips (071)

Special Provisions 2025 and Succeeding Crop Years

| | | |
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| Year: 2025 | Commodity: Safflower (0049) | Upland Cotton (0001) |
| Date: 11/19/2024 | Plan: APH (90) | County: Phillips (071) |

| 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 Sorghum.

| | |
|------------|-------|
| 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 Sorghum. 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, and the final value is calculated based on the applicable DF.

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 samples were found to be injurious to human or animal health.

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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
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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. [@!Á ~ à|B@~#Q! * æ ã æ] } Á -Á@ÁM æ^âÚæ•L! :Á
- c. Q! ~ à|B@~#Q! ^) & Á -Á@ÁM |Bæ^âÚæ /á Á Q!Q! /á • ^âÁ[] /á Á[,) È

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1. $\frac{Q_1(A) \cdot [a^* & c] \cdot A}{\sum_{j=1}^n Q_j(A) \cdot [a^* & c] \cdot A}$ where $A = \{A_i | A_i \in \text{set of all } A_i \text{ such that } A_i \text{ is a production or production sold to other than a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the applicable DFs shown in the chart below (unless you elect to delay settlement as specified in the General Statements above) added to the applicable DFs included in sections A or B2 above.}$
- a. $\frac{\sum_{j=1}^n Q_j(A) \cdot [a^* & c] \cdot A}{\sum_{j=1}^n Q_j(A) \cdot [a^* & c] \cdot A}$ insurable quality deficiencies, and that value divided by the local market price.
- b. For 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.
- c. 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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County: Phillips (071)

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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 |

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DFs for Aflatoxin:

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County: Phillips (071)

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| Aflatoxin Range | DF |
| 0.0 - 0.5 ppb | .000 |
| 0.5 - 1.0 ppb | .100 |
| 1.0 - 1.5 ppb | .200 |
| 1.5 - 2.0 ppb | .300 |
| 2.0 - 300.1 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 unless the insured agrees to one of the following:
- The insured agrees to accept the market value of the production as determined by the RIV at the time of loss.
 - The insured agrees to accept the market value of the production as determined by the RIV at the time of loss, less the cost of transportation from the farm to the point of sale.
- If the insured does not agree to either of the above, the following will apply (if such production is Zero Market Value, see section D):
- a. The insured agrees to accept the market value of the production as determined by the RIV at the time of loss, less the cost of transportation from the farm to the point of sale, if the production is sold within 90 days of the date of loss.
 - b. If the production is not sold within 90 days of the date of loss, the insured agrees to accept the market value of the production as determined by the RIV at the time of loss, less the cost of transportation from the farm to the point of sale, if the production is sold within 365 days of the date of loss.
 - c. If the production is not sold within 365 days of the date of loss, the insured agrees to accept the market value of the production as determined by the RIV at the time of loss, less the cost of transportation from the farm to the point of sale, if the production is sold within 730 days of the date of loss.
 - 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.

ÙÒÔVQUPÄÖÁÄ ZERO MARKET VALUE PRODUCTION

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