

Special Provisions 2025 and Succeeding Crop Years

Year: 2025	Commodity: Safflower (0049)	Use All or Part of Acreage
Date: 11/19/2024	Plan: APH (90)	County: Bowman (011)

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
T/P 2	No Type Specified 997	Irrigated 002
T/P 3	No Type Specified 997	Organic(Certified) Non-Irr. 713
T/P 4	No Type Specified 997	Organic(Certified) Irr. 702
T/P 5	No Type Specified 997	Organic(Transitional) Non-Irr. 714
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~~ ⁴ 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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County: Bowman (011)

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

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Year: 2025
Date: 11/19/2024

Commodity: Safflower (0049)
Plan: APH (90)

Unit: 1000 bushels
County: Bowman (011)

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.

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:

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:

- a. If the production is sold to a disinterested third party, the 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 the production is sold to a disinterested third party, the 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. If the production is sold to a disinterested third party, the 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.

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 the production is sold to a disinterested third party, the 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. If the production is sold to a disinterested third party, the 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.

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.

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County: Bowman (011)

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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
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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County: Bowman (011)

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.
$$\frac{Q_{\text{RIV}} \times \text{Price}_{\text{RIV}}}{Q_{\text{RIV}} + Q_{\text{Local}}} \times \left(\frac{Q_{\text{RIV}}}{Q_{\text{RIV}} + Q_{\text{Local}}} \right) + \left(\frac{Q_{\text{Local}}}{Q_{\text{RIV}} + Q_{\text{Local}}} \right) \times \text{Price}_{\text{Local}}$$
 - i.
$$\frac{Q_{\text{RIV}} \times \text{Price}_{\text{RIV}}}{Q_{\text{RIV}} + Q_{\text{Local}}} \times \left(\frac{Q_{\text{RIV}}}{Q_{\text{RIV}} + Q_{\text{Local}}} \right) + \left(\frac{Q_{\text{Local}}}{Q_{\text{RIV}} + Q_{\text{Local}}} \right) \times \text{Price}_{\text{Local}}$$
 - 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.
$$\frac{Q_{\text{RIV}} \times \text{Price}_{\text{RIV}}}{Q_{\text{RIV}} + Q_{\text{Local}}} \times \left(\frac{Q_{\text{RIV}}}{Q_{\text{RIV}} + Q_{\text{Local}}} \right) + \left(\frac{Q_{\text{Local}}}{Q_{\text{RIV}} + Q_{\text{Local}}} \right) \times \text{Price}_{\text{Local}}$$
 - 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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Year: 2025
Date: 11/19/2024

Commodity: Safflower (0049)
Plan: APH (90)

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County: Bowman (011)

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	Á	Á
28.01-29	0.431	33.01-34	0.555	Á	Á

SAMPLE GRADE DISCOUNTS:

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Musty Odor	0.050
Sour Odor	0.050
COFO	0.069

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2. Q ! Á } • [| á Á ! [á ~ & q } Á ! Á ! [á ~ & q } Á ! | á Á Á @ ! Á @ Á Á æ á á ç ! ^ • ç á Á @ á Á æ ç Á ! á ! Á Á Á æ • Á æ ! Á @ Á æ ^ } á æ Á æ Á ! Á @ Á ÖUÖÁ @ ÖÖÁ á Á ^ Á Á Á (unless you elect to delay settlement as specified in the General Statements above).
3. GÁ } • [| á Á Á æ • Á æ ! Á @ Á æ ^ } á æ Á æ Á ! Á @ Á ÖUÖÁ á Á á á á ^ Á @ Á á } ^ ! Á ! Á Á [| á Á Á @ ! Á @ Á Á æ á á ç ! ^ • ç á Á @ á Á æ ç Á @ Á ÖÖÁ á Á ^ Á Á Á

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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.

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Special Provisions 2025 and Succeeding Crop Years

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County: Bowman (011)

1. 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. 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. 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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Year: 2025
Date: 11/19/2024

Commodity: Safflower (0049)
Plan: APH (90)

Upland Soybean (001) D
County: Bowman (011)

Vomitoxin Range	DF
0.0 - 1.0 ppm	.000
1.0 - 1.5 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. $\frac{1}{2} \times \left[\left(\frac{\text{Aflatoxin Level}}{300} \right) \times \left(\frac{\text{Local Market Price}}{\text{Local Market Price}} \right) \right] \times \left(\frac{\text{Local Market Price}}{\text{Local Market Price}} \right)$ (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.
 - 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, added to the applicable DFs included in sections A or B2 above.
 - 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 elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2 above.
 - 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, 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:
 - i. $\frac{1}{2} \times \left(\frac{\text{Aflatoxin Level}}{300} \right) \times \left(\frac{\text{Local Market Price}}{\text{Local Market Price}} \right)$ (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.
 - ii. $\frac{1}{2} \times \left(\frac{\text{Aflatoxin Level}}{300} \right) \times \left(\frac{\text{Local Market Price}}{\text{Local Market Price}} \right)$ (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.
 - iii. $\frac{1}{2} \times \left(\frac{\text{Aflatoxin Level}}{300} \right) \times \left(\frac{\text{Local Market Price}}{\text{Local Market Price}} \right)$ (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Special Provisions 2025 and Succeeding Crop Years

Year: 2025
Date: 11/19/2024

Commodity: Safflower (0049)
Plan: APH (90)

Use All: 100%
County: Bowman (011)

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 following will apply (if such production is Zero Market Value, see section D):
- The insured will be paid the lesser of the actual production and the production that would have been produced if the insured had not been insured, less the amount of any other insurance covering the same risk, multiplied by the local market price for production sold to a disinterested third party; or
 - The insured will be paid the lesser of the actual production and the production that would have been produced if the insured had not been insured, less the amount of any other insurance covering the same risk, multiplied by the local market price for production sold to a disinterested third party; or
 - The insured will be paid the lesser of the actual production and the production that would have been produced if the insured had not been insured, less the amount of any other insurance covering the same risk, multiplied by the local market price for production sold to a disinterested third party; or
 - The insured will be paid the lesser of the actual production and the production that would have been produced if the insured had not been insured, less the amount of any other insurance covering the same risk, multiplied by the local market price for production sold to a disinterested third party; or
 - 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
 - .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, less the amount of any other insurance covering the same risk, multiplied by the local market price for production sold to a disinterested third party; or
 - If the insured is unable to deliver the crop to the market within the time specified in the policy, the following will apply (if such production is Zero Market Value, see section 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

If the insured is unable to deliver the crop to the market within the time specified in the policy, the following will apply (if such production is Zero Market Value, see section D):

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Year: 2025
Date: 11/19/2024

Commodity: Safflower (0049)
Plan: APH (90)

Upland Soybean (0001)
County: Bowman (011)

1. $V @ \text{Local Market Price} \times \text{Production} \times \text{Disinterested Third Party} \times \text{Zero Market Value} \times \text{Sold Grain} \times \text{Insold Grain}$
2. $\text{Local Market Price} \times \text{Production} \times \text{Disinterested Third Party} \times \text{Zero Market Value} \times \text{Sold Grain} \times \text{Insold Grain}$ and will be adjusted as follows:
 - a. $\text{Local Market Price} \times \text{Production} \times \text{Disinterested Third Party} \times \text{Zero Market Value} \times \text{Sold Grain} \times \text{Insold Grain}$
 - b. $\text{Local Market Price} \times \text{Production} \times \text{Disinterested Third Party} \times \text{Zero Market Value} \times \text{Sold Grain} \times \text{Insold Grain}$
 - c. $\text{Local Market Price} \times \text{Production} \times \text{Disinterested Third Party} \times \text{Zero Market Value} \times \text{Sold Grain} \times \text{Insold Grain}$
3. $\text{Local Market Price} \times \text{Production} \times \text{Disinterested Third Party} \times \text{Zero Market Value} \times \text{Sold Grain} \times \text{Insold Grain}$

*	%Local Market Price	As defined in the applicable Basic, Crop, or these Provisions.
**	%Disinterested third party	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'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 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 Grain.