

Special Provisions 2025 and Succeeding Crop Years

Year: 2025	Commodity: Safflower (0049)	Use All or None [<input checked="" type="checkbox"/>] D
Date: 11/19/2024	Plan: APH (90)	County: Harding (063)

Program Dates for Insurable Types and Practices

Sales Closing Date 3/15/2025	Cancellation Date 3/15/2025	Earliest Planting Date 3/25/2025	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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- When the contract price code is %yes-16 on the Prices tab for the crop, type, and practice:

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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 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.~~

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Date: 11/19/2024	Plan: APH (90)	County: Harding (063)

market value, except for production fed or used in any other manner.

7. REDUCTION IN VALUE (RIV):

The RIV is determined by the following factors:

- 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.
- g. 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.
- h. 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

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

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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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.

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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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

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1. $\frac{1}{n} \sum_{i=1}^n \left(\frac{\hat{\mu}_i - \bar{\mu}}{\sigma_i} \right)^2$, where $\hat{\mu}_i = \frac{1}{m} \sum_{j=1}^m x_{ij}$, $\bar{\mu} = \frac{1}{nm} \sum_{i=1}^n \sum_{j=1}^m x_{ij}$, and $\sigma_i^2 = \frac{1}{m-1} \sum_{j=1}^m (x_{ij} - \hat{\mu}_i)^2$. The above formula calculates the average squared deviation of the sample means from the overall mean, weighted by the inverse of the variance. This is a measure of the quality of the samples.
- a. If the value of the above expression is less than or equal to 0.5, then the quality of the samples is considered "good". Otherwise, it is considered "poor".
- 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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Vomitoxin Range	DF
0.0 - 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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Aflatoxin Range	DF
0.001 - 0.004 ppb	.000
0.004 - 0.01 ppb	.100
0.01 - 0.04 ppb	.200
0.04 - 0.1 ppb	.300
0.1 - 0.4 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 buyer agrees to the following:
- The buyer agrees to the following:
 - disinterested third party; or
 - the buyer agrees to the following:
 - 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 commercial storage prior to being sold.
 - .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, and the buyer agrees to the following:
 - unacceptable to us, such production will not be adjusted for any quality deficiencies listed in section 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.

ÜÖVÜPÄÖÄ ZERO MARKET VALUE PRODUCTION

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* $\frac{\text{Local Market Price} - A}{A}$ 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~~ 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+Á Á Grain that does not meet the definition of %old.+ÁÁ
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