

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use All or None []
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Rutherford (161)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/31/2025	End of Late Planting Period Date 11/15/2025	Acreage Reporting Date 1/15/2026
Premium Billing Date 7/1/2026	End of Insurance Date 7/31/2026	Termination Date 9/30/2026	Contract Change Date 6/30/2026	Production Reporting Date 11/14/2025	Insured's Production Reporting Date 11/14/2026

TP	Type	Practice
T/P 1	Winter 091	Non-Irrigated 003
T/P 2	Winter 091	Irrigated 002
T/P 3	Winter 091	Organic(Certified) Non-Irr. 713
T/P 4	Winter 091	Organic(Certified) Irr. 702
T/P 5	Winter 091	Organic(Transitional) Non-Irr. 714
T/P 6	Winter 091	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.

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.

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>.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use: 100%
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Rutherford (161)

In addition to Section 35 of the Basic Provisions, if you elect to obtain a Farm Service Agency Graze-Out Payment for acres of this crop grazed by livestock and not otherwise harvested, you are not eligible for an indemnity.

Quality

GENERAL STATEMENTS:

For the purpose of this Quality Adjustment Statement, the following definitions apply:

The Quality Adjustment Factor (QAF) is determined by the following formula: $QAF = \frac{Gross\ Production - Allowable\ Reductions}{Gross\ Production}$. The allowable reductions are determined by the applicable Crop Provisions. The QAF is multiplied by the production to count to determine the net production to count. adjustment factors are considered in determining production to count.

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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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 formula: $DF = \frac{Gross\ Production - Allowable\ Reductions}{Gross\ Production}$.

- The DF is determined by the following formula: $DF = \frac{Gross\ Production - Allowable\ Reductions}{Gross\ Production}$.
- Sections C1 or C2 and Section B below, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- The DF is determined by the following formula: $DF = \frac{Gross\ Production - Allowable\ Reductions}{Gross\ Production}$.

Special Provisions 2026 and Succeeding Crop Years

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County: Rutherford (161)

1. OPTION TO DELAY CLAIM SETTLEMENT:

- a. If you sell the production to a disinterested third party during this delay, your claim will be settled using the applicable DFCs 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 sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, 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 you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- d. If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- e. If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- 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 sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, 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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statement does not supersede the provisions contained in section 14(e) in the Basic Provisions.

3. EXTENSION OF TIME TO HARVEST

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 insurance period (EOIP).

QA. A farmer who is allowed 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 must be taken within 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 may be used. 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 harvest the crop.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use: 100% for feed
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4. DELAY IN MEASUREMENT OF FARM STORED PRODUCTION

Quality deficiencies must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the EOIP, otherwise such production will not be eligible for payment. If a producer determines that quality deficiencies exist, they must be reported to the USDA within 60 days of the final inspection. If a producer fails to report quality deficiencies within this time frame, the production will be considered to be of standard quality for payment purposes.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

When a producer determines that a third party, fed, utilized in any other manner, or when a pre-established DF is applicable, the producer must provide a fair consideration to the third party for the production sold.

6. ZERO MARKET VALUE

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 eligible for payment, except for production fed or used in any other manner.

7. REDUCTION IN VALUE (RIV):

The RIV is calculated as follows:

- Moisture content;
 - Damage due to uninsured causes;
 - Drying;
 - Handling;
 - Processing; or
 - Other factors that may affect the value of the production.
- 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.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use Name: Local Quality D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Rutherford (161)

production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.

- iii. $\frac{Q_{local} \times RIV_{local}}{Q_{distant} \times RIV_{distant}} \geq 1$ or $\frac{Q_{local} \times RIV_{local}}{Q_{distant} \times RIV_{distant}} < 1$ and the local RIV does not exceed the RIV before conditioning.
- 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

U.S. No. 5 for Test Weight . 36.0 lbs. to 36.9 lbs.; U.S. Sample Grade . 36.0 lbs. and below):

GRADE DISCOUNT:

Barley will be discounted for grade as specified within the Quality Adjustment Tab located in the AD.

TEST WEIGHT DISCOUNT:

Discounts for low test weight are as follows (U.S. No. 5 for Test Weight . 36.0 lbs. to 36.9 lbs.; U.S. Sample Grade . 36.0 lbs. and below):

Test Weight Pounds	DF
36 and above	None
35.99-30	See Quality Adjustment Tab for Discount Factors
Below 30	See section B

DAMAGE DISCOUNT:

Discounts for low test weight are as follows (U.S. No. 5 for Test Weight . 36.0 lbs. to 36.9 lbs.; U.S. Sample Grade . 36.0 lbs. and below):

Damage %	DF
10 and below	None
10.01-34	See Quality Adjustment Tab for Discount Factors
Above 34	See Section B

THIN BARLEY:

Discounts for low test weight are as follows (U.S. No. 5 for Test Weight . 36.0 lbs. to 36.9 lbs.; U.S. Sample Grade . 36.0 lbs. and below):

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use of: 100%
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Rutherford (161)

Thin Barley %	DF
75.00 and below	None
75.01-100	See Quality Adjustment Tab for Discount Factors

SPECIAL GRADE DISCOUNTS:

Black Barley, Ergoty, Blighted, or Smutty See section B

SAMPLE GRADE DISCOUNTS:

Black Barley, Ergoty, Blighted, or Smutty See section B

SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

damage percentage above 34 percent, a sound barley percentage below 50 percent, black barley, or grading ergoty, blighted, or smutty, on the date of final inspection

1. 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 .500 (unless you elect to delay settlement as specified in the General Statements above).
2. 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 .500 (unless you elect to delay settlement as specified in the General Statements above).
3. 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 .500 (unless you elect to delay settlement as specified in the General Statements above).

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

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

Special Provisions 2026 and Succeeding Crop Years

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County: Rutherford (161)

Revenue Prot with Harvest Price Exclusion (03)

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Special Provisions 2026 and Succeeding Crop Years

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County: Rutherford (161)

Vomitoxin Range	DF
0.1 - 0.4 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

2. If 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. If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B2 above:
- i. If 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. If 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. If you elect to delay settlement as specified in the General Statements above, 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, 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. If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B2 above:
- i. If 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. If 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. If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B2 above:

DFs for Aflatoxin:

Special Provisions 2026 and Succeeding Crop Years

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County: Rutherford (161)

Aflatoxin Range	DF
0.0 - 100.0 ppb	See Quality Adjustment Tab for Discount Factors
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 other 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 allowed for you to submit your claim for indemnity, following the date we determine the production was sold, fed, utilized in any other manner, or destroyed

a. For production containing Aflatoxin or any other substances or conditions (except for production containing Vomitoxin as detailed in C3 a above), the DF will be:

i. .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 was in on-farm storage and was later sold, was in on-farm storage and was transported to commercial storage and later sold, or was in on-farm storage and was later sold.

ii. .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 was in on-farm storage and was later sold.

b. For production containing Aflatoxin or any other substances or conditions (except for production containing Vomitoxin as detailed in C3 a above), the DF will be:

i. .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 was in on-farm storage and was later sold.

ii. .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 was in on-farm storage and was later sold.

c. If production qualifying under Section C3 remains unsold, or is not destroyed, more than 365 days after the calendar date for the end of insurance period, the claim will not be adjusted for any quality deficiencies listed in Section C.

d. If production qualifying under Section C3 remains unsold, or is not destroyed, more than 365 days after the calendar date for the end of insurance period, the claim will not be adjusted for any quality deficiencies listed in Section C.

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Special Provisions 2026 and Succeeding Crop Years

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County: Rutherford (161)

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** %Disinterested third party-~~A person or business~~ | 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.

**** %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 %sold.+Á