

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or None [<input checked="" type="checkbox"/>]
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Bennett (007)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/15/2025	End of Late Planting Period Date 11/9/2025	Acreage Reporting Date 11/15/2025
Premium Billing Date 8/15/2026	End of Insurance Date 10/31/2026	Termination Date 11/30/2026	Contract Change Date 6/30/2026	Production Reporting Date 11/15/2025	Insured's Production Reporting Date 11/15/2026

TP	Type	Practice
T/P 01	Winter 011	Summerfallow 005 *5 *7
T/P 03	Winter 011	Continuous Cropping 004 *4 *7
T/P 05	Winter 011	Irrigated 002
T/P 07	Winter 011	Summerfallow(OC) 717 *5 *7
T/P 09	Winter 011	Continuous Cropping(OC) 715 *4 *7
T/P 11	Winter 011	Organic(Certified) Irr. 702
T/P 13	Winter 011	Summerfallow(OT) 718 *5 *7
T/P 15	Winter 011	Continuous Cropping(OT) 716 *4 *7
T/P 17	Winter 011	Organic(Transitional) Irr. 712

Sales Closing Date 3/15/2026	Cancellation Date 9/30/2025	Earliest Planting Date 3/16/2026	Final Planting Date 5/5/2026	End of Late Planting Period Date 5/30/2026	Acreage Reporting Date 7/15/2026
Premium Billing Date 8/15/2026	End of Insurance Date 10/31/2026	Termination Date 11/30/2026	Contract Change Date 6/30/2026	Production Reporting Date 11/15/2025	Insured's Production Reporting Date 11/15/2026

TP	Type	Practice
T/P 02	Spring 012	Summerfallow 005 *5 *7

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Table with 3 columns: TP, Type, Practice. Rows include T/P 04 through T/P 18 with corresponding Spring 012 types and various practices like Continuous Cropping, Irrigated, Summerfallow, Organic, etc.

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.
In accordance with the definition of "production reporting date" in the Basic Provisions, if you submit an application for insurance after the winter sales closing date or land is added after the production reporting date on which the spring type will be planted, the production reporting date will be the earlier of the acreage reporting date or 45 days after the spring sales closing date.

Practice

- *4 Continuous Cropping . Any non-irrigated production practice that does not qualify as a summerfallow practice.
*5 Summerfallow :
year:
1. The acreage must not have been planted to a crop (excluding a cover crop, see exceptions below) during the preceding crop year; and
2. Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or

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3. Any additional plant re-growth must be terminated on or before June 15, and any later plant growth (e.g. weeds, volunteer crop) must be controlled by mechanical or chemical means.

(b) The following are exceptions to these requirements:

1. Failed Crop Exception: Acreage will qualify as summerfallow the current crop year, if a crop (excluding a cover crop) was planted the preceding crop year:
 - i. On acreage qualifying as summerfallow; and
 - ii. Was not harvested; and
 - iii. Failed and was terminated on or before June 15, and any later plant growth was controlled by mechanical or chemical means.
2. Cover Crop Exception: Acreage will qualify for the summerfallow practice in the current crop year if a cover crop was planted during the preceding crop year, provided the cover crop was:
 - i. Not hayed, grazed or otherwise harvested; and
 - ii. Terminated according to the NRCS Cover Crop Termination Guidelines and any later plant growth was controlled by mechanical or chemical means.

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>.

*7 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.

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.

Any acreage planted to a hay/forage variety (including but not limited to Willow Creek) is not insurable, unless grown for harvest or sale as seed. A written agreement will be required to insure any hay/forage variety grown for harvest or sale as seed.

Quality

GENERAL STATEMENTS:

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Unit: 1000 bushels

Date: 6/17/2025

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For the purpose of this policy, the following definitions apply:

Production to Count: The total amount of production that is eligible for insurance coverage. This includes production that is sold, stored, or otherwise disposed of, provided that it meets the requirements of the policy. Factors such as quality, quantity, and timing of harvest are considered in determining production to count.

Net Production: The total production to count, minus any production that is lost due to factors such as weather, pests, or other causes. This is the amount of production that is eligible for insurance coverage.

Quality Adjustment: An adjustment to the production to count based on the quality of the production. This adjustment is made based on the results of a quality inspection, which is conducted by a qualified third party.

Harvest Extension: An extension of the harvest period granted by the AIP. This extension is granted based on the results of a quality inspection, which is conducted by a qualified third party.

Sold Production: Production that is sold to a third party, other than a disinterested third party, within 60 days of the harvest date. This production is eligible for insurance coverage.

Unsold Production: Production that is not sold to a third party, other than a disinterested third party, within 60 days of the harvest date. This production is eligible for insurance coverage.

Quality Inspection: An inspection of the production conducted by a qualified third party. The results of this inspection are used to determine the quality adjustment and the harvest extension.

- 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.
- Any production qualifying under section B or C (except for section C3) that is sold**** to other than a disinterested third party**, or that is not sold 60 days after the harvest date, shall be included in the production to count.
- 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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1. OPTION TO DELAY CLAIM SETTLEMENT

- 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 DF's for unsold production unless you elect in writing to delay settlement of your claim for up to 60 days

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after the calendar date for the EOIP.

- b. If you elect to delay measurement of farm stored production as provided in the Basic Provisions, all samples of farm stored production used to determine insurable quality deficiencies will also be extended to 60 days after the EOIP. All samples for QA will 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 will apply. If you elect to delay measurement of farm stored production as provided in the Basic Provisions, all samples of farm stored production used to determine insurable quality deficiencies will also be extended to 60 days after the EOIP. All samples for QA will 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 will apply.
- c. If you elect to delay measurement of farm stored production as provided in the Basic Provisions, all samples of farm stored production used to determine insurable quality deficiencies will also be extended to 60 days after the EOIP. All samples for QA will 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 will apply.
- 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 you elect to delay measurement of farm stored production as provided in the Basic Provisions, all samples of farm stored production used to determine insurable quality deficiencies will also be extended to 60 days after the EOIP. All samples for QA will 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 will apply.
- f. If you elect to delay measurement of farm stored production as provided in the Basic Provisions, all samples of farm stored production used to determine insurable quality deficiencies will also be extended to 60 days after the EOIP. All samples for QA will 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 will apply.
- g. VOTER'S CHOICE: If you elect to delay measurement of farm stored production as provided in the Basic Provisions, all samples of farm stored production used to determine insurable quality deficiencies will also be extended to 60 days after the EOIP. All samples for QA will 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 will apply.

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2. SECTION 14(e) OF THE BASIC PROVISIONS

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 the Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period (EOIP).

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 the Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period (EOIP).

If we determine you are prevented from harvesting by the calendar date for the EOIP due to an insurable cause of damage that occurred during the insurance period 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 will 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 will apply. If you elect to delay measurement of farm stored production as provided in the Basic Provisions, all samples of farm stored production used to determine insurable quality deficiencies will also be extended to 60 days after the EOIP. All samples for QA will 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 will apply.

I hereby certify that I am the owner of the insured crop and I am not a tenant or sharecropper.

If you elect to delay measurement of farm stored production as provided in the Basic Provisions, all samples of farm stored production used to determine insurable

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SECTION A - DISCOUNT FACTOR CHARTS

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Q!Ä~ ääc Ääb•ä ^} ä~!|{ ••Eä^Ä&@Äc&~ ää*Ä!^ä} Ä ä~!äpÄ!}•ä Ä!Ä!}^|Ää ä^Äc&~ ää*Ä@äÄä ä^Ää äÄ@~\^} Ää äÄ![\^} Ä!}^|•EÄÄ!Äc^} ä, ä!Ää&~} Ääc!Ä^Ä||, ^äÄ!Ä!}^|Ää ä^Ää äpÄÄ@~\^} Ää äÄ![\^} Ä!}^|•EÄ Ääää} Ä!Ää&~} Ääc!Ä!Ä^Ä&@Ä

GRADE DISCOUNT:

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- “ U.S. Grade No. 5 for Kernel Damage - 10.01% to 15.0%
- “ U.S. Grade No. 5 for Total Defects - 12.01% to 20.0%
- “ U.S. Sample Grade for Kernel Damage - 15.01% and above
- “ U.S. Sample Grade for Total Defects - 20.01% and above

Only one DF for grade can be applied.

TEST WEIGHT DISCOUNT:

EÄPäÄ~ÄÄ Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . ÄEJÄbs. to 50 lbs.; U.S. Sample Grade . ÄJEJÄbs. and below):

Test Weight Pounds	DF
50 and above	None
49.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

EÄ @äÄÄ~Ää•^•Äc&~} ÄPäÄ~ÄÄ!ä*ÄäÄ @ÄÄ!~Ä äÄ!Ää&~} cäÄ!Ä! , Ä•c^Ä @ÄÄÄ||, •ÄVEEÖ!ä~ÄÄ! EÄÄ!Ä^•c^Ä^ä @ÄÄJEJÄbs. to 51 lbs.; U.S. Sample Grade . ÄEJÄbs. and below):

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Test Weight Pounds	DF
50.99-44	None
Below 44	See Quality Adjustment Tab for Discount Factors

SRW, HRW, and HWW classes of wheat will be discounted for excessive Defects as follows:

SWW, HRS, and DUM classes of wheat will be discounted for excessive Defects as follows:

Defects %	DF
15 and below	None
15.01-35	See Quality Adjustment Tab for Discount Factors
Above 35	See section B

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

Defects %	DF
10 and below	None
10.01-35	See Quality Adjustment Tab for Discount Factors
Above 35	See section B

Discount Factors Table or the Sprout Damage Discount Table below, the production is not eligible for any additional discount factor in the Falling Number Discount Tables below.

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

Discount Factors Table or the Sprout Damage Discount Table below, the production is not eligible for any additional discount factor in the Falling Number Discount Tables below.

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Sprout Damage Percent	DF
10 and below	None
10.01 - 15.0	See Quality Adjusmntent Tab for Discount Factors
Above 15.0	See Section B

FALLING NUMBER DISCOUNTS:

Equipment and procedure used to perform what is generally referred to as a "quick test" for the presence of a Falling Number Discount Table, the production is not eligible for any further sprout damage discount in the Defects Discount Table or the Sprout Damage Discount Table above.

In addition to the quality deficiencies allowed in section 11 (d) of the Small Grains Crop Provisions, the following quality factors for Falling Number will apply:

All Other Classes of wheat will be discounted for falling number, regardless of U.S. grade designation as follows:

Falling Number Range	DF
299-200	See Quality Adjustment Tab for Discount Factors
Below 200	See Section B

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Falling Numbers - Durum:

Falling Numbers Range	DF
299-200	See Quality Adjustment Tab for Discount Factors
Below 200	See Section B

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SPECIAL GRADE DISCOUNTS:

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- ## SECTION C - SUBSTANCES OR CONDITIONS THAT ARE INJURIOUS TO HUMAN OR ANIMAL HEALTH

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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- V @ A e q } A[I A a q a [I ^ A^ c^ I A~ A o A Q [a A q a A O i ~ * A O a { q a d a e } L A[I
- O[[c @ I A~ a | ae a @ ae O[I * ae a ae } A~ A o A N[ae^ a A U ae • L A[I A
- O A ~ a | ae a @ ae O[a ^ } & A~ A o A [] | ae a | ^ U ae^ a A[ae O a O a ~ I^ a A[[] A A[[,] E

Q[I A[[a~ & q } A oae[q | A^ A q I^ a A } A o A ae { E[I A[A[{ { ^ I ae a A q I ae^ A q c & } O[I A[[a~ & q } A[} ae[q * A[{ ae q a E[a O A[] I [] | ae^ A ae } I^ A ~ • o A^ A a ae^ a A[q I A[A c @ A[[a~ & q } A } c[q * A q I ae^ A c @ I , a^ A ~ & O[I [a~ & q } A[q | A[o A^ a b • c^ a A[I A~ & O[~ ae^ A^ a } & a • A a c^ a A[A^ & q } A O E Q I A[{ ae q a A[] | E ae } I^ A[I A~ c^ * A { ae A^ A a ae^ a A[{ A q I ae^ A

- Q[I A[[a~ & q } A[} ae[q * A[{ ae q a A[] | A q [I c @ I A^ & q } A O A^ a } & a • A e^ A I^ • ^ } O A ~ ae a q * A } a^ I A^ & q } A O A[a A oae[ae A^ c^ I A~ A E E A[] { A[I A~ • E ae b • c @ A[[a~ & q } A[A o A[I [, q * A ae } ^ I E O[} A o A ae^ A~ A q ae a b • q ^ } O[I A o A } ae a @ A[[a~ & q } A K
 - U[| a A[A e a q c I^ • c^ a A q a A ae c A[q I A[A E A e • Ae c I A o A e ^ } a ae A ae^ A[I A o A U O E a O O A[q | A^ A o A ~ { A~ A q U O • A[] | a a A^ A o A ~ ^ I A ~ ^ A[A[A
 - 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.
 - W[• [| a A E A e • Ae c I A o A e ^ } a ae A ae^ A[I A o A U O E A a E q a^ a A[A[q c @ I A[ae } ^ I E[I A[| a A[I c @ I A oae[ae a q c I^ • c^ a A q a A ae c A o A O A[q | A^ A o A applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

DFs for Vomitoxin:

Vomitoxin Range	DF
E E A F E E A ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

- Q[I A[[a~ & q } A[} ae[q * A~ a~ ae[& • A[I A[} aaq } • E[c @ I A oae[A[{ ae q a E[a e ~ ae a • A } a^ I A^ & q } A O A[ae a A e ae q a A^ c^ I A~ A E E A[] a A[I A~ • E[I A c @ I A substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - Q[} A o A ae^ A~ A q ae a b • q ^ } O[I A o A } ae a @ A[[a~ & q } A[ae A ae • [] | c^ a A a^ & q^ A[{ A o A a | a A[A o A ~ ^ I E[I A[ae • [] | c^ a A a^ & q^ A[{ A o A a | a A[] a A put into commercial storage without going into on farm storage, the DF will be:
 - Q[I A[[a~ & q } A[| a A[A e a q c I^ • c^ a A q a A ae c A[q I A[A E A e • Ae c I A o A e ^ } a ae A ae^ A[I A o A U O E a O A ~ { A~ A q U O • A[] | a a A^ A o A ~ ^ I A ~ ^ A[A all insurable quality deficiencies, and that value divided by the local market price.

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- ii. C2b (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. C2b (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.
 - 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 the production was sold, fed, 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. applicable DFs included in sections A or B2 above.
 - ii. to the applicable DFs included in sections A or B2 above.
 - iii. applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 to 300.1 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.
 - i. VOMITOXIN

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Year: 2026

Date: 6/17/2025

Commodity: Wheat (0011)

Plan: Yield Protection (01)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

U.S. Farm Income Stabilization Act (FISMA)

County: Bennett (007)

disinterested third party; or

- ii. If the producer does not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
 - i. If the producer does not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
 - into commercial storage prior to being sold.
 - ii. If the producer does not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
 - into commercial storage prior to being sold.
- c. If the producer does not destroy (or refuse to destroy) production in a manner acceptable to us, such production 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 the insurance period, such production will not be adjusted for any quality deficiencies listed in Section C.

SECTION D - ZERO MARKET VALUE PRODUCTION

If the producer does not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:

1. If the producer does not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
 - a. If the producer does not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
 - into commercial storage prior to being sold.
 - b. If the producer does not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
 - into commercial storage prior to being sold.
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. If the producer does not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: 0001 ~ 0003 [00] D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Bennett (007)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

*	%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'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.
*****	%Unsold-Grain that does not meet the definition of %Sold.