

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use All or None A/D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Baylor (023)

### Program Dates for Insurable Types and Practices

<b>Sales Closing Date</b> 9/30/2025	<b>Cancellation Date</b> 9/30/2025	<b>Earliest Planting Date</b>	<b>Final Planting Date</b> 12/15/2025	<b>End of Late Planting Period Date</b> 1/9/2026	<b>Acreage Reporting Date</b> 1/15/2026
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 9/30/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 11/14/2025	<b>Insured's Production Reporting Date</b> 11/14/2026

TP	Type	Practice
T/P 01	Winter 016	Non-Irrigated 003
T/P 03	Winter 016	Irrigated 002
T/P 05	Winter 016	Organic(Certified) Non-Irr. 713
T/P 07	Winter 016	Organic(Certified) Irr. 702
T/P 09	Winter 016	Organic(Transitional) Non-Irr. 714
T/P 11	Winter 016	Organic(Transitional) Irr. 712

<b>Sales Closing Date</b> 9/30/2025	<b>Cancellation Date</b> 9/30/2025	<b>Earliest Planting Date</b>	<b>Final Planting Date</b> 2/15/2026	<b>End of Late Planting Period Date</b> 3/12/2026	<b>Acreage Reporting Date</b> 5/15/2026
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 9/30/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 11/14/2025	<b>Insured's Production Reporting Date</b> 11/14/2026

TP	Type	Practice
T/P 02	Spring 017	Non-Irrigated 003
T/P 04	Spring 017	Irrigated 002
T/P 06	Spring 017	Organic(Certified) Non-Irr. 713
T/P 08	Spring 017	Organic(Certified) Irr. 702

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use All/None/Partial
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Baylor (023)

TP	Type	Practice
T/P 10	Spring 017	Organic(Transitional) Non-Irr. 714
T/P 12	Spring 017	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.

Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2026 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.

### Premium

In accordance with section 6 of the Small Grains Crop Provisions, a reduced premium rate is provided for acreage intentionally destroyed before harvest by grazing or other means. To qualify for the reduced premium rate you must notify your agent no later than March 15.

### Insurance Availability

Any fall planted acreage on which seed is spread onto the soil surface by any method (e.g. airplane or otherwise broadcast seeded) and is subsequently mechanically incorporated into the soil, will be insurable only if you request an inspection for this acreage within 72 hours after the final planting date or within 72 hours after you complete incorporating the seed if you plant in the late planting period, and we agree in writing that the acreage has an adequate stand to produce the yield used to determine your production guarantee. No coverage will be provided if an adequate stand is not established within 30 days after the end of the late planting period or within 30 days after the final planting date if no late planting period is applicable. Insurance will attach to acreage with an adequate stand on the date the acreage is inspected.

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>.

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.

## Special Provisions 2026 and Succeeding Crop Years

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County: Baylor (023)

## Quality

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- a. Sections C1 or C2 and Section A below, the DF will be determined by adding the applicable DFs from Section A to the applicable DFs from Sections C1 or C2.

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County: Baylor (023)

## Special Provisions 2026 and Succeeding Crop Years

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Baylor (023)

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## 5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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## 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

7. REDUCTION IN VALUE (RIV):

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- Damage due to uninsured causes;
- Drying;
- Handling;
- Processing; or
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## Special Provisions 2026 and Succeeding Crop Years

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County: Baylor (023)

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## DISCOUNT FACTOR CHARTS

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GRADE DISCOUNT:

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TEST WEIGHT DISCOUNT:

Discounts for low test weight as follows (U.S. Sample Grade for Test Weight . 45 Abs. and below):

Test Weight Pounds	DF
27 and above	None
26.99-24	See Quality Adjustment Tab for Discount Factors
Below 24	See section B

DAMAGE DISCOUNT:

Discounts for percent sound as follows (U.S. Sample Grade for Damage . . . and below):

Sound Oats %	DF
80 and above	None
79.99-65	See Quality Adjustment Tab for Discount Factors
Below 65	See section B

SPECIAL GRADE DISCOUNTS:

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use: 400^cæ Q i D
Date: 6/17/2025	Plan: Yield Protection (01)	County: Baylor (023)
	Revenue Protection (02)	
	Revenue Prot with Harvest Price Exclusion (03)	

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Ergoty or Thin	See section B
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### SAMPLE GRADE DISCOUNTS:

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## DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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- If sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
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(unless you elect to delay settlement as specified in the General Statements above).
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## SECTION C - SUBSTANCES OR CONDITIONS THAT ARE INJURIOUS TO HUMAN OR ANIMAL HEALTH

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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## Special Provisions 2026 and Succeeding Crop Years

Commodity: Oats (0016)

Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)



## Special Provisions 2026 and Succeeding Crop Years

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County: Baylor (023)

- DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 - 100.0 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below

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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Upland Soybean APD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Baylor (023)

disinterested third party; or

- ii. If the insured is not a producer of the commodity, the insured shall not be eligible for a payment under this policy.
- b. If the insured is a producer of the commodity, the insured shall be eligible for a payment under this policy if the insured is a producer of the commodity for the purpose of this policy.
- i. The insured shall be eligible for a payment under this policy if the insured is a producer of the commodity for the purpose of this policy.
- ii. If the insured is a producer of the commodity, the insured shall be eligible for a payment under this policy if the insured is a producer of the commodity for the purpose of this policy.
- c. If the insured is a producer of the commodity, the insured shall be eligible for a payment under this policy if the insured is a producer of the commodity for the purpose of this policy.
- 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, such production will not be adjusted for any deficiencies listed in Section C.

### ZERO MARKET VALUE PRODUCTION

If the insured is a producer of the commodity, the insured shall be eligible for a payment under this policy if the insured is a producer of the commodity for the purpose of this policy.

1. The insured shall be eligible for a payment under this policy if the insured is a producer of the commodity for the purpose of this policy.
2. If the insured is a producer of the commodity, the insured shall be eligible for a payment under this policy if the insured is a producer of the commodity for the purpose of this policy.
- a. For production in Section A, the pre-established DFs.
- b. If the insured is a producer of the commodity, the insured shall be eligible for a payment under this policy if the insured is a producer of the commodity for the purpose of this policy.
- 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 insured is a producer of the commodity, the insured shall be eligible for a payment under this policy if the insured is a producer of the commodity for the purpose of this policy.

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Upland Soybean
Date: 6/17/2025	Plan: Yield Protection (01)	County: Baylor (023)
	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-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
*****	%Unsold-A Grain that does not meet the definition of %Sold.