

Special Provisions

2026 and Succeeding Crop Years

| | | |
|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All [] as a CHD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Madison (057) |

Program Dates for Insurable Types and Practices

| | | | | | |
|--|--|---------------------------------------|--|---|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 11/15/2025 | End of Late Planting Period Date 12/10/2025 | 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 *6 | Summerfallow 005 *5 |
| T/P 03 | Winter 011 *6 | Continuous Cropping 004 *4 |
| T/P 05 | Winter 011 *6 | Irrigated 002 |
| T/P 07 | Winter 011 *6 | Summerfallow(OC) 717 *5 |
| T/P 09 | Winter 011 *6 | Continuous Cropping(OC) 715 *4 |
| T/P 11 | Winter 011 *6 | Organic(Certified) Irr. 702 |
| T/P 13 | Winter 011 *6 | Summerfallow(OT) 718 *5 |
| T/P 15 | Winter 011 *6 | Continuous Cropping(OT) 716 *4 |
| T/P 17 | Winter 011 *6 | Organic(Transitional) Irr. 712 |

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|--|--|---|--|--|--|
| Sales Closing Date 3/15/2026 | Cancellation Date 9/30/2025 | Earliest Planting Date 4/6/2026 | Final Planting Date 5/31/2026 | End of Late Planting Period Date 6/25/2026 | 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 |

Special Provisions 2026 and Succeeding Crop Years

County: Madison (057)

| TP | Type | Practice |
|--------|------------|--------------------------------|
| T/P 04 | Spring 012 | Continuous Cropping 004 *4 |
| T/P 06 | Spring 012 | Irrigated 002 |
| T/P 08 | Spring 012 | Summerfallow(OC) 717 *5 |
| T/P 10 | Spring 012 | Continuous Cropping(OC) 715 *4 |
| T/P 12 | Spring 012 | Organic(Certified) Irr. 702 |
| T/P 14 | Spring 012 | Summerfallow(OT) 718 *5 |
| T/P 16 | Spring 012 | Continuous Cropping(OT) 716 *4 |
| T/P 18 | Spring 012 | Organic(Transitional) Irr. 712 |

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

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.

Continuous Cropping . Any non-irrigated production practice that does not qualify as a summerfallow practice.

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Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|----------------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: WHT [} as a CHD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Madison (057) |

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.

Date

- *6 Acreage insured under the winter coverage endorsement will have a final planting date of October 31. The winter coverage endorsement is not applicable to winter wheat acreage initially planted after October 31. Acreage insured under the winter coverage endorsement will have an acreage reporting date of November 15.

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>.

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.

Special Provisions 2026 and Succeeding Crop Years

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County: Madison (057)

GENERAL STATEMENTS:

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Special Provisions 2026 and Succeeding Crop Years

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County: Madison (057)

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 DF's 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. [Symbolic representation]

c. [Symbolic representation]

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. [Symbolic representation]

f. [Symbolic representation]

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The statement does not supersede the provisions contained in section 14 (e) in the Basic Provisions.

Special Provisions 2026 and Succeeding Crop Years

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County: Madison (057)

- a. Moisture content;
- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f. Any other costs associated with normal harvesting, handling, and marketing of your production.
 - i. RIVs cannot be used in combination with chart DFs.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Grade No. 5 for Kernel Damage

Date: 6/17/2025

Plan: Yield Protection (01)

County: Madison (057)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- ii. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
- iii. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$ exceed the RIV before conditioning.
- iv. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$

SECTION A - DISCOUNT FACTOR CHARTS

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:
Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 75 lbs. to 50 lbs.; U.S. Sample Grade . 75 lbs. and below):

GRADE DISCOUNT:

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

- 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:

Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 75 lbs. to 50 lbs.; U.S. Sample Grade . 75 lbs. and below):

Special Provisions 2026 and Succeeding Crop Years

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County: Madison (057)

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

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 U.S. Sample Grade . ÄEJÄbs. and below):

| | |
|--------------------|---|
| Test Weight Pounds | DF |
| 100 and above | None |
| 50.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

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SRW, HRW, and HWW 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 |

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

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

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Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | U.S. Grade: CHD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Madison (057) |

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

When the producer uses the Falling Number 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 Percent | DF |
|-----------------------|---|
| 10 and below | None |
| 10.01 - 15.0 | See Quality Adjustment Tab for Discount Factors |
| Above 15.0 | See Section B |

FALLING NUMBER DISCOUNTS:

When the producer uses the 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 |

Special Provisions
2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Wheat [] crop year

Date: 6/17/2025

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

County: Madison (057)

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SPECIAL GRADE DISCOUNTS:

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SAMPLE GRADE DISCOUNTS:

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SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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1. 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 á ~ | æ^ Á^ ææ Áæ^ áá } áá • Áá áá @ Áæ^ Áá áá áá Á@ Á! & ä } áá & áá * áá ÁÜ Á! Á! [~ Áæ æ^ Á! á! [áá • Á! Á! áá Áá ÁÜ Á! Á! falling number.
2. Ö! Á! • [| á! [á ~ & ä } Á! Á! [á ~ & ä } Á! | á! Á! @ Á@ Áæ áá áá c! ^ • c! áá @ áá áá c! Á! | Á! Á! Áæ • Áæ^ Á@ Áæ^ } áá Áæ^ Á! Á@ ÁÜ Ö Ë @ ÁÖ Á! Á! Á! ÈÁ (unless you elect to delay settlement as specified in the General Statements above).
3. ÖÁ! • [| á! Áæ • Áæ^ Á@ Áæ^ } áá Áæ^ Á! Á@ ÁÜ Ö Ë áá áá áá ^ Á! @ Á! á } ^ Á! Á! Á! | á! Á! @ Á@ Áæ áá áá c! ^ • c! áá @ áá áá c! Á@ ÁÖ Á! Á! Á! ÈÁ

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

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Farm Income Tax Credit

Date: 6/17/2025

Plan: Yield Protection (01)

County: Madison (057)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

from such flood-damaged acreage and commingle with production from acreage not damaged by flood, such commingled production will not be adjusted for any quality deficiencies listed in Section C.

substances or conditions in excess of the amount allowed by the lower of the following:

- a. Vomitoxin range and discount factors for quality deficiencies listed in Section C.
- 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. For production sold to a disinterested third party after 60 days after the calendar date for the EOIP, the DF will be the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

1. Vomitoxin range and discount factors for quality deficiencies listed in Section C.

1. Vomitoxin range and discount factors for quality deficiencies listed in Section C.
- 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.
- 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. For production sold to a disinterested third party after 60 days after the calendar date for the EOIP, 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:

| | |
|------------------|---|
| Vomitoxin Range | DF |
| 0.1 to 10.0 ppm | See Quality Adjustment Tab for Discount Factors |
| 10.1 ppm & above | See C3 below |

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

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U.S. Wheat [] crop year

Date: 6/17/2025

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Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

2. If the level of a substance or condition with a level less than the maximum allowable, adjust the production in the following manner.
 - a. If the producer elects to delay settlement as specified in the General Statements above, the DF will be:
 - i. All insurable quality deficiencies, and that value divided by the local market price.
 - 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. 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.
 - iv. For unsold production containing all other mycotoxins or substances or conditions 60 days after the calendar date for the EOIP (unless you elect to delay settlement as specified in the General Statements above), the DFs will be .500, 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 producer elects to delay settlement as specified in the General Statements above, the DF will be:
 - 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 |
|-------------------|---|
| 0.1 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

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Farm Income Tax Credit

Date: 6/17/2025

Plan: Yield Protection (01)

County: Madison (057)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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. If the level of the claim is less than the level of the claim for the year, the claim will be adjusted to the level of the claim for the year.
- i. If the claim is less than the level of the claim for the year, the claim will be adjusted to the level of the claim for the year.
- ii. If the claim is less than the level of the claim for the year, the claim will be adjusted to the level of the claim for the year.
- b. If the level of the claim is less than the level of the claim for the year, the claim will be adjusted to the level of the claim for the year.
- i. If the claim is less than the level of the claim for the year, the claim will be adjusted to the level of the claim for the year.
- ii. If the claim is less than the level of the claim for the year, the claim will be adjusted to the level of the claim for the year.
- c. If the level of the claim is less than the level of the claim for the year, the claim will be adjusted to the level of the claim for the year.
- 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 level of the claim is less than the level of the claim for the year, the claim will be adjusted to the level of the claim for the year.

1. If the claim is less than the level of the claim for the year, the claim will be adjusted to the level of the claim for the year.
2. If you do 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 claim is less than the level of the claim for the year, the claim will be adjusted to the level of the claim for the year.
 - b. If the claim is less than the level of the claim for the year, the claim will be adjusted to the level of the claim for the year.
 - 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 claim is less than the level of the claim for the year, the claim will be adjusted to the level of the claim for the year.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

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Date: 6/17/2025

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

County: Madison (057)

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manner, or destroyed unless Section C3d applies. An automatic 30 day extension of time will be allowed for you to submit your claim for indemnity.

| | |
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| * | %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. |