

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use All or None (01) or D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: San Joaquin (077)

Program Dates for Insurable Types and Practices

Sales Closing Date 10/31/2025	Cancellation Date 10/31/2025	Earliest Planting Date	Final Planting Date 2/15/2026	End of Late Planting Period Date 2/25/2026	Acreage Reporting Date 3/15/2026
Premium Billing Date 7/1/2026	End of Insurance Date 10/31/2026	Termination Date 10/31/2026	Contract Change Date 6/30/2026	Production Reporting Date 12/15/2025	Insured's Production Reporting Date 12/15/2026

TP	Type	Practice
T/P 1	Winter 016 *4	Non-Irrigated 003 *4 *9
T/P 2	Winter 016 *4	Irrigated 002 *4
T/P 3	Winter 016 *4	Organic(Certified) Non-Irr. 713 *4 *9
T/P 4	Winter 016 *4	Organic(Certified) Irr. 702 *4
T/P 5	Winter 016 *4	Organic(Transitional) Non-Irr. 714 *4 *9
T/P 6	Winter 016 *4	Organic(Transitional) Irr. 712 *4

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.

Date

*4 In lieu of section 6 (a)(2) of the Basic Provisions, you must submit your acreage report on or before the acreage reporting date contained in these Special Provisions.

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.

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County: San Joaquin (077)

Premium

Any acreage in this county with a high risk area designation on the actuarial map will have a rate adjusted in accordance with the high risk area and map area rates table.

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.

*9 Insured Crop: In addition to section 6 of the Small Grains Crop Provisions, the person must submit acceptable records of acreage and harvested grain production for the non-irrigated practice by the production reporting date. On a county basis, these records must show that the person planted and harvested eighty percent of their acreage for grain in at least one year of the last five consecutive crop years. Using another producer's records does not meet this requirement. The person must provide supporting evidence/verifiable records of the grain production in accordance with the Crop Insurance Handbook procedures.

Quality

GENERAL STATEMENTS:

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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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B and C must be obtained in accordance with this Quality Adjustment Schedule, but not later than 60 days after the calendar date for the end of the insurance period

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Unit: 100 bushels
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: San Joaquin (077)

OPTIONAL

For 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 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.

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:

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.

- 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. 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.

1. OPTION TO DELAY CLAIM SETTLEMENT:

- 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. 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. 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.
- 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 you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, 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.
- g. 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.

OPTIONAL

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use: 44004511 and 44004512
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: San Joaquin (077)

Only when it has been determined that the production qualifies for quality adjustment will the provisions in this Quality Adjustment Statement apply, otherwise this SP statement does not supersede the provisions contained in section 14(e) in the Basic Provisions.

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Unless the AIP grants an extension to harvest as specified below, the samples of production used to determine insurable quality deficiencies under sections A, B, and C

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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
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aa& íaa& &Á ac^Á&q } •OHQFÁ /O Ae Ag } |Baa|h^Á| Í••Á [~ Á^&c^a/f Á^leé Á^d^Í \ } d^Á [~ |Agaa Ég Á Q&&o-e-É^h^ÍÁ F^aa| ç^EQA [~ Á^l^Á } aa|h^Á Aoc^• ó
your crop until AFTER 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
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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
ocç^• EQA [~ |Á|[ä~&q } Ä`aaa^Á } á^l^Á&q } OHÉ [~ |Agaa Á q|Á^Á^cd^a^Á^Á^èää^Á^Á&q } OHÉ

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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

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County: San Joaquin (077)

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- ## DISCOUNT FACTOR CHARTS

GRADE DISCOUNT:

TEST WEIGHT DISCOUNT:

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use of Oats for Feed
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: San Joaquin (077)

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 . 50% 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:

See section B for special grade discounts.

Ergoty or Thin	See section B
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SAMPLE GRADE DISCOUNTS:

See section B for sample grade discounts.

DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

See section B for deficiency not in discount factor charts.

- 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.
- Unless the buyer elects to delay settlement as specified in the General Statements above, 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.
- Unless the buyer elects to delay settlement as specified in the General Statements above, 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.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use: 1000 Oats (0016) D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: San Joaquin (077)

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.

On the date of the loss, 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

Vomiting and other conditions that are injurious to human or animal health, when applicable, adjustments will be made for levels of substances or conditions in excess of the amount allowed by the lower of the following:

- Vomiting and other conditions that are injurious to human or animal health, when applicable, adjustments will be made for levels of substances or conditions in excess of the amount allowed by the lower of the following:
- On the date of the loss, 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
- A public health agency of the applicable State in which the insured crop is grown.

For production that will be stored on the farm, or in commercial storage (except for production containing Vomitoxin), the appropriate samples must be obtained prior to

- For production containing Vomitoxin only (no other Section C deficiencies are present) qualifying under section C and that has a level of 10.0 ppm or less,
 - 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.
 - On the date of the loss, 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

Commodity: Oats (0016)

Plan: Yield Protection (01)

Revenue Protection (02)

2. If a producer elects to sell a unit of production to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- a. If a producer elects to sell a unit of production to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- i. For production sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- ii. If a producer elects to sell a unit of production to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- iii. If a producer elects to sell a unit of production to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- 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 on the date of final adjustment for the unit, the unsold production is in on-farm storage, is in commercial storage but was not transported directly from the field, was fed or 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. If a producer elects to sell a unit of production to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- ii. If a producer elects to sell a unit of production to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.

Special Provisions
2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025
Commodity: Oats (0016)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
Use: 1000
County: San Joaquin (077)

iii. applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Table with 2 columns: Aflatoxin Range, DF. Rows include 0-300 ppb (See Quality Adjustment Tab for Discount Factors) and 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. ...
ii. ...
b. ...
i. ...
ii. ...
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, such production will not be adjusted for any deficiencies listed in Section C.

ZERO MARKET VALUE PRODUCTION

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County: San Joaquin (077)

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* Local Market Price - As defined in the applicable Basic, Crop, or these Provisions.

** %Disinterested third party-~~the~~ 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 - A 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

***** %Insolid + Grain that does not meet the definition of %solid. +