

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: Winter & Spring
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Gladwin (051)

### 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> 10/20/2025	<b>End of Late Planting Period Date</b> 10/25/2025	<b>Acreage Reporting Date</b> 12/15/2025
<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 1	Winter 011	Non-Irrigated 003
T/P 2	Winter 011	Irrigated 002
T/P 3	Winter 011	Organic(Certified) Non-Irr. 713
T/P 4	Winter 011	Organic(Certified) Irr. 702
T/P 5	Winter 011	Organic(Transitional) Non-Irr. 714
T/P 6	Winter 011	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

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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:

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V@A ~ a A A b • d ^ ) a A c [ A A O D A F E E A a ~ • A @ A { A A @ A } | a A ^ A O & [ ~ ) a A c [ • A O D A c [ | ^ • • ^ a A [ | , A A @ ^ A E | a A ^ A & a a E V @ A ~ { A A A a } | a A ^ A O A A a A A A F E E A } | ^ A @ A ~ a A A b • d ^ ) a A c [ • A } | a A @ ^ A A A A } • a A ^ a A A A A { a a \* A [ [ a ~ & c } A [ A [ ] a A [ A c | A ~ a A adjustment factors are considered in determining production to count.

V@A [ [ a ~ & c } A [ A [ ~ ) A ^ { a a a \* A a A A [ , a A ^ A a ~ & c } • A A [ [ • • A [ [ a ~ & c } A A A & [ a a & A a A @ A } | a A ^ A O [ ] A [ [ c a a } • A A ~ | a [ a a A A @ A O D A [ A • • A than zero) to determine net production to count.

U [ [ a ~ & c } A qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under U ^ & c } • A A A O A a [ A [ c A

W | ^ • • A 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 O U O A

O | A 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 & c ^ ) a a A a A [ A @ O U O A ^ A a A ^ A [ ~ | A a A • a \* A @ A } | a A ^ A O E O a A [ [ a ~ & c } A A a A [ a A ^ A a A [ a A [ a A [ a ~ & c } | a A ^ A a b • c [ ~ | A a A A [ A a ^ { } a E

O | A 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.

V@A D F for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in a & [ [ a a & A a O U ^ & c } A O A [ A [ [ a ~ & c } A ~ a a a \* A [ A ~ a A b • d ^ ) A } a A K

- U ^ & c } • A A [ A O A a A U ^ & c } A A [ | , E a A O A a A A A A { a a A ^ A a a a \* A @ A } | a A ^ A O A A [ { U ^ & c } A A A @ A } | a A ^ A O A A [ { U ^ & c } • A A [ A O A A
- 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.
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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

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Date: 6/17/2025

Plan: Yield Protection (01)

County: Gladwin (051)

## Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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## 1. OPTION TO DELAY CLAIM SETTLEMENT

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## 2. SECTION 14(e) OF THE BASIC PROVISIONS

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### 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).

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## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: 0000 00 00 00 D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Gladwin (051)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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, 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

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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 must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the EOIP, otherwise such production will not later than 30 days after the 180th day.

#### 5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

#### 6. ZERO MARKET VALUE

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 market value, except for production fed or used in any other manner.

#### 7. REDUCTION IN VALUE (RIV):

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- Moisture content;
- Damage due to uninsured causes;
- Drying;
- Handling;
- Processing; or

## Special Provisions 2026 and Succeeding Crop Years

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County: Gladwin (051)

- ## SECTION A - DISCOUNT FACTOR CHARTS

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- Only one DF for grade can be applied.

For all other Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 50 lbs.; U.S. Sample Grade . 45 lbs. and below):

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: HRW & SRW
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Gladwin (051)

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

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

Test Weight Pounds	DF
50.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

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

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

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

SRW, HRW, and HWW 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

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

## Special Provisions 2026 and Succeeding Crop Years

Commodity: Wheat (0011)

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

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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.

Equipment and procedure used to perform what is generally referred to as a quick test for 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.

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

### Falling Numbers - Durum:

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## Special Provisions 2026 and Succeeding Crop Years

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County: Gladwin (051)

SPECIAL GRADE DISCOUNTS:

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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 falling number.
2. (unless you elect to delay settlement as specified in the General Statements above).
- 3.

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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Wheat Acreage Act of 2026

Date: 6/17/2025

Plan: Yield Protection (01)

County: Gladwin (051)

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

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Year: 2026

Commodity: Wheat (0011)

U.S. Wheat Acreage: 40 D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Gladwin (051)

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 level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be:
    - i. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
    - ii. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
    - iii. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus 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 level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be:
    - i. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
    - ii. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
    - iii. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 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

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Year: 2026

Commodity: Wheat (0011)

Underlying Contract: AG D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Gladwin (051)

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 maximum amount allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
  - i. If the claim is less than the maximum amount allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
  - ii. If the claim is less than the maximum amount allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- b. If the level of the claim is less than the maximum amount allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
  - i. If the claim is less than the maximum amount allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
  - ii. If the claim is less than the maximum amount allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- c. If the level of the claim is less than the maximum amount allowed, the claim will 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 level of the claim is less than the maximum amount allowed, the claim will be adjusted for any quality deficiencies listed in Section C.

1. If the claim is less than the maximum amount allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
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 maximum amount allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
  - b. If the claim is less than the maximum amount allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
  - 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 level of the claim is less than the maximum amount allowed, the claim will be adjusted for any quality deficiencies listed in Section C.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 0011 & 01 & 03 D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Gladwin (051)

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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.