

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or None as FID
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Vermillion (165)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/20/2025	End of Late Planting Period Date 10/25/2025	Acreage Reporting Date 12/15/2025
Premium Billing Date 7/1/2026	End of Insurance Date 10/31/2026	Termination Date 9/30/2026	Contract Change Date 6/30/2026	Production Reporting Date 11/14/2025	Insured's Production Reporting Date 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.

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.

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Unit: 100 bushels of D
County: Vermillion (165)

- a. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$ or $Yield_{C1} \times DF_{C1}$ or $Yield_{C2} \times DF_{C2}$, whichever is greater, shall be the applicable DF for the unit.
- b. 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.
- c. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$ or $Yield_{C1} \times DF_{C1}$ or $Yield_{C2} \times DF_{C2}$, whichever is greater, shall be the applicable DF for the unit.

1.

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 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. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$ or $Yield_{C1} \times DF_{C1}$ or $Yield_{C2} \times DF_{C2}$, whichever is greater, shall be the applicable DF for the unit.
- c. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$ or $Yield_{C1} \times DF_{C1}$ or $Yield_{C2} \times DF_{C2}$, whichever is greater, shall be the applicable DF for the unit.
- 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. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$ or $Yield_{C1} \times DF_{C1}$ or $Yield_{C2} \times DF_{C2}$, whichever is greater, shall be the applicable DF for the unit.
- f. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$ or $Yield_{C1} \times DF_{C1}$ or $Yield_{C2} \times DF_{C2}$, whichever is greater, shall be the applicable DF for the unit.
- g. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$ or $Yield_{C1} \times DF_{C1}$ or $Yield_{C2} \times DF_{C2}$, whichever is greater, shall be the applicable DF for the unit.

2.

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.

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.

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County: Vermillion (165)

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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 be eligible for payment.

[illegible]

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

a. Moisture content:

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Vermillion (165)

TEST WEIGHT DISCOUNT:

For all 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):

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

For all Hard Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

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

For all Soft Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

For all Hard Red Spring wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

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:

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U.S. Farm Income Stabilization Act
County: Vermillion (165)

DFs for Vomitoxin:

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

2. If the level of a substance or condition is less than the maximum allowable, adjust the production in the following manner.
 - a. If the level of a substance or condition is less than the maximum allowable, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price.
 - ii. If the level of a substance or condition 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 DF for the substance or condition.
 - iii. If the level of a substance or condition 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 DF for the substance or condition, plus the applicable DF for the substance or condition.
 - 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, plus the applicable DF for the substance or condition.
 - b. If the level of a substance or condition is less than the maximum allowable, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above.
 - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B3 above.

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Revenue Protection (02)
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Use 1000 bushels of D
County: Vermillion (165)

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. If the level of Aflatoxin or Vomitoxin is not acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
 - i. If the level of Aflatoxin or Vomitoxin is not acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
 - ii. If the level of Aflatoxin or Vomitoxin is not acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
 - b. If the level of Aflatoxin or Vomitoxin is not acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
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 - ii. If the level of Aflatoxin or Vomitoxin is not acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
 - c. If the level of Aflatoxin or Vomitoxin is not 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 level of Aflatoxin or Vomitoxin is not acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.

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