

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|------------------------|
| Year: 2026 | Commodity: Oats (0016) | Use NRC's 12-month |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Treutlen (283) |

Program Dates for Insurable Types and Practices

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|---|---|--------------------------------------|--|--|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 11/30/2025 | End of Late Planting Period Date 12/5/2025 | Acreage Reporting Date 1/15/2026 |
| Premium Billing Date 7/1/2026 | End of Insurance Date 7/31/2026 | 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 016 | Non-Irrigated 003 |
| T/P 2 | Winter 016 | Irrigated 002 |
| T/P 3 | Winter 016 | Organic(Certified) Non-Irr. 713 |
| T/P 4 | Winter 016 | Organic(Certified) Irr. 702 |
| T/P 5 | Winter 016 | Organic(Transitional) Non-Irr. 714 |
| T/P 6 | Winter 016 | 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>.

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| Year: 2026 | Commodity: Oats (0016) | Upland Cotton (1501) |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Treutlen (283) |

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:

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 end of the insurance period

For 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.

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.

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:

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 end of the insurance period

For 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.

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:

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:

- 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.
- For 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.
- For 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.

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County: Treutlen (283)

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\$ 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
- c. $\frac{RIV}{DF} = \frac{DF - DF_{sold}}{DF}$ where DF_{sold} is the DF for the production sold to the disinterested third party.
- 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. $\frac{RIV}{DF} = \frac{DF - DF_{sold}}{DF}$ where DF_{sold} is the DF for the production sold to the disinterested third party.
- g. $\frac{RIV}{DF} = \frac{DF - DF_{sold}}{DF}$ where DF_{sold} is the DF for the production sold to the disinterested third party.

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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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County: Treutlen (283)

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.

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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 included in the calculation of the market value of the unit. The market value of the unit shall be determined by the market value of the production which is not included in the calculation of the market value of the unit, except for production fed or used in any other manner.

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|-----------------|--|------------------------|
| Year: 2026 | Commodity: Oats (0016) | Use NWS or FHD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Treutlen (283) |

iii. If the RIV can be decreased by conditioning the production, the RIV may be increased by the cost of conditioning provided the resulting RIV does not exceed the RIV before conditioning.

iv. $V = \frac{RIV}{1 + \frac{C}{RIV}}$ where C is the cost of conditioning per bushel and RIV is the RIV before conditioning.

QUALITY ADJUSTMENT FACTOR CHARTS

U) $\frac{Q}{100} = \frac{Q_{adj}}{100} \times \frac{100}{Q_{std}}$ where Q_{adj} is the adjusted quality and Q_{std} is the standard quality. The adjusted quality is determined by the following formula: $Q_{adj} = Q_{std} \times (1 - \frac{D}{100})$ where D is the discount factor.

GRADE DISCOUNT:

Use the following chart to determine the discount factor for a given grade of oats.

TEST WEIGHT DISCOUNT:

Discounts for low test weight as follows (U.S. Sample Grade for Test Weight . 48 lbs. 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 . 48 lbs. 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:

Use the following chart to determine the discount factor for a given special grade of oats.

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| Ergoty or Thin | See section B |
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- ## SECTION C - SUBSTANCES OR CONDITIONS THAT ARE INJURIOUS TO HUMAN OR ANIMAL HEALTH

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

For production that contains substances or conditions determined to be 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:

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Oats (0016)

Use: 1000-1*

Date: 6/17/2025

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

County: Treutlen (283)

- a. Vomitoxin only (no other Section C deficiencies are present) qualifying under section C and that has a level of 10.0 ppm or less, and
- b. 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.
- c. 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 harvest and analyzed by a public health agency of the applicable State in which the insured crop is grown. If the analysis shows a level of 10.0 ppm or less, the appropriate samples must be obtained prior to harvest and analyzed by a public health agency of the applicable State in which the insured crop is grown.

1. 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, and
 - a. 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.
 - b. If the analysis shows a level of 10.0 ppm or less, the appropriate samples must be obtained prior to harvest and analyzed by a public health agency of the applicable State in which the insured crop is grown. If the analysis shows a level of 10.0 ppm or less, the appropriate samples must be obtained prior to harvest and analyzed by a public health agency of the applicable State in which the insured crop is grown.
 - c. Unsold 60 days after the calendar date for the EOIP, fed, utilized in any other manner, or is sold to other than a disinterested third party, the DF will be the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B2 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 |

2. If the analysis shows a level of 10.0 ppm or less, the appropriate samples must be obtained prior to harvest and analyzed by a public health agency of the applicable State in which the insured crop is grown. If the analysis shows a level of 10.0 ppm or less, the appropriate samples must be obtained prior to harvest and analyzed by a public health agency of the applicable State in which the insured crop is grown.
 - a. If the analysis shows a level of 10.0 ppm or less, the appropriate samples must be obtained prior to harvest and analyzed by a public health agency of the applicable State in which the insured crop is grown. If the analysis shows a level of 10.0 ppm or less, the appropriate samples must be obtained prior to harvest and analyzed by a public health agency of the applicable State in which the insured crop is grown.
 - 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 the analysis shows a level of 10.0 ppm or less, the appropriate samples must be obtained prior to harvest and analyzed by a public health agency of the applicable State in which the insured crop is grown. If the analysis shows a level of 10.0 ppm or less, the appropriate samples must be obtained prior to harvest and analyzed by a public health agency of the applicable State in which the insured crop is grown.

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| Aflatoxin Range | DF |
| 0.1 - 100 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)

Use: 1000 [*] and FHD

Date: 6/17/2025

Plan: Yield Protection (01)

County: Treutlen (283)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- b. If the producer or landlord does not elect to participate in the program, the producer or landlord will be:
 - i. Voted to participate in the program, the producer or landlord will be required to place the production into commercial storage prior to being sold.
 - ii. If the producer or landlord does not elect to participate in the program, the producer or landlord will be required to place the production into commercial storage prior to being sold.
- c. If the producer or landlord does not elect to participate in the program, the producer or landlord will be required to place the production into commercial storage prior to being sold.
- 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 producer or landlord does not elect to participate in the program, the producer or landlord will be required to place the production into commercial storage prior to being sold.

1. Voted to participate in the program, the producer or landlord will be required to place the production into commercial storage prior to being sold.
2. If the producer or landlord does not elect to participate in the program, the producer or landlord will be required to place the production into commercial storage prior to being sold.
 - a. For production in Section A, the pre-established DFs.
 - b. If the producer or landlord does not elect to participate in the program, the producer or landlord will be required to place the production into commercial storage prior to being sold.
 - 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 producer or landlord does not elect to participate in the program, the producer or landlord will be required to place the production into commercial storage prior to being sold.

Special Provisions

2026 and Succeeding Crop Years

| | | |
|-----------------|--|------------------------|
| Year: 2026 | Commodity: Oats (0016) | Use: 4445 |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Treutlen (283) |

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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. |