

Special Provisions 2026 and Succeeding Crop Years

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County: Madison (065)

Program Dates for Insurable Types and Practices

**Acreage Reporting
Date**
12/15/2025

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

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on Farm Serial Number (FSN) and any other method specified in the Basic Provisions or Crop Provisions except section or section equivalent. To be eligible for the available methods of optional unit division, you must meet all applicable requirements.

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.

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Premium

Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.

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.

Quality

GENERAL STATEMENTS:

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$$V @ \tilde{U} \sim \text{diag}(\tilde{A} \tilde{B} \tilde{C} \tilde{D} \tilde{E} \tilde{F} \tilde{G} \tilde{H} \tilde{I} \tilde{J} \tilde{K} \tilde{L} \tilde{M} \tilde{N} \tilde{O} \tilde{P} \tilde{Q} \tilde{R} \tilde{S} \tilde{T} \tilde{U} \tilde{V} \tilde{W} \tilde{X} \tilde{Y} \tilde{Z})$$
 adjustment factors are considered in determining production to count.

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Ü[ä ~ &ç] } Qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under Ü^ &ç] • AÖA ! AÖA ~ c [cä [cÖA

W-100-11 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.

Q 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

☐ 4. 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

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County: Madison (065)

V@ADF 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 criteria:

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County: Madison (065)

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Grade No. 5 for Kernel Damage (03)

Date: 6/17/2025

Plan: Yield Protection (01)

County: Madison (065)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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- 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.
 - ii. $\frac{Q_{\text{local}}}{Q_{\text{distant}}} \leq \frac{RIV_{\text{local}}}{RIV_{\text{distant}}}$ where Q_{local} is the quantity of production in your local marketing area and Q_{distant} is the quantity of production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. $\frac{Q_{\text{local}}}{Q_{\text{distant}}} \leq \frac{RIV_{\text{local}}}{RIV_{\text{distant}}}$ where Q_{local} is the quantity of production in your local marketing area and Q_{distant} is the quantity of production to the distant market, provided the resulting RIV does not exceed the RIV before conditioning.
 - iv. $V @ \frac{Q_{\text{local}}}{Q_{\text{distant}}} \leq \frac{RIV_{\text{local}}}{RIV_{\text{distant}}}$ where V is the volume of production in your local marketing area and Q_{distant} is the quantity of production to the distant market, provided the resulting RIV does not exceed the RIV before conditioning.

SECTION A - DISCOUNT FACTOR CHARTS

U) $\frac{Q_{\text{local}}}{Q_{\text{distant}}} \leq \frac{RIV_{\text{local}}}{RIV_{\text{distant}}}$ where Q_{local} is the quantity of production in your local marketing area and Q_{distant} is the quantity of production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.

$\frac{Q_{\text{local}}}{Q_{\text{distant}}} \leq \frac{RIV_{\text{local}}}{RIV_{\text{distant}}}$ where Q_{local} is the quantity of production in your local marketing area and Q_{distant} is the quantity of production to the distant market, provided the resulting RIV does not exceed the RIV before conditioning.

GRADE DISCOUNT:

$V @ \frac{Q_{\text{local}}}{Q_{\text{distant}}} \leq \frac{RIV_{\text{local}}}{RIV_{\text{distant}}}$ where V is the volume of production in your local marketing area and Q_{distant} is the quantity of production to the distant market, provided the resulting RIV does not exceed the RIV before conditioning.

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%

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: HWS ~ a a a (CD)

Date: 6/17/2025

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

County: Madison (065)

- " 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:

For a U^a Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . A E J Abs. to 50 lbs.; U.S. Sample Grade . A E J Abs. 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 a U^a Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . A E J Abs. to 51 lbs.; U.S. Sample Grade . A E J Abs. 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

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

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025

Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Use HRS, SWS, or a mix of all
County: Madison (065)

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

For all classes of wheat, if the average of the following three percentages is 10% or more, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below:

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

For all classes of wheat, if the average of the following three percentages is 10% or more, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table 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:

For all classes of wheat, if the average of the following three percentages is 10% or more, the production is not eligible for any additional discount factor in the Falling Number 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:

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Year: 2026	Commodity: Wheat (0011)	Use RWS [] a a a []
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Madison (065)

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

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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 ^ æ ¢ Á ^ á } á • Ë á Á @ Á æ ^ á á á Á Á @ Á | æ ¢ á ^ á | á Ë Á | [á ~ & ¢ } Á ^ & á á * á Á Á Á | Á | [á æ æ ^ Á | Á [æ ¢ Á ^ & á ^ á Á Á Á Á | Á falling number.

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County: Madison (065)

Revenue Prot with Harvest Price Exclusion (03)

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

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County: Madison (065)

- DFs for Vomitoxin:

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Year: 2026

Commodity: Wheat (0011)

U.S. Farm Income Stabilization Act (FISMA)

Date: 6/17/2025

Plan: Yield Protection (01)

County: Madison (065)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- i. Applicable DFs included in sections A or B2 above.
- ii. 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 - 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 claimant is a producer, the claimant must provide a written statement to the insurer within 30 days of the date of the loss, stating the following:
 - i. The claimant is a producer of the crop and is not a disinterested third party; or
 - ii. The claimant is a producer of the crop and is not a disinterested third party; or
 - b. If the claimant is a producer, the claimant must provide a written statement to the insurer within 30 days of the date of the loss, stating the following:
 - i. The claimant is a producer of the crop and is not a disinterested third party; or
 - ii. The claimant is a producer of the crop and is not a disinterested third party; or
 - c. If the claimant is a producer, the claimant must provide a written statement to the insurer within 30 days of the date of the loss, stating the following:
 - i. The claimant is a producer of the crop and is not a disinterested third party; or
 - ii. The claimant is a producer of the crop and is not a disinterested third party; or
 - 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

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SECTION D - ZERO MARKET VALUE PRODUCTION

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