

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: 0000
County: Las Animas (071)

Program Dates for Insurable Types and Practices

Table with 6 columns: Sales Closing Date, Cancellation Date, Earliest Planting Date, Final Planting Date, End of Late Planting Period Date, Acreage Reporting Date, Premium Billing Date, End of Insurance Date, Termination Date, Contract Change Date, Production Reporting Date, Insured's Production Reporting Date.

Table with 3 columns: TP, Type, Practice. Rows include T/P 1 through T/P 6 with corresponding crop types and practices like Summerfallow, Irrigated, Organic, etc.

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.

Practice

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1. The acreage must not have been planted to a crop (excluding a cover crop, see exceptions below) during the preceding crop year; and
2. Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or

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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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than zero) to determine net production to count.

Ü[ä ~ &ç } Ä Qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under
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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

Q. 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

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Year: 2026	Commodity: Wheat (0011)	Unit: 1000 bushels
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Las Animas (071)

delay in measurement of farm stored production has been elected under the general statements below.

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 provisions of the Basic Provisions.

- a. If the producer elects to delay settlement of the claim, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- 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. If the producer elects to delay settlement of the claim, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

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. If the producer elects to delay settlement of the claim, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- c. If the producer elects to delay settlement of the claim, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- 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 producer elects to delay settlement of the claim, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- f. If the producer elects to delay settlement of the claim, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- g. If the producer elects to delay settlement of the claim, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

2.

2. SECTION 14(e) OF THE BASIC PROVISIONS

Under the provisions of the Basic Provisions, the 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 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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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.

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SECTION A - DISCOUNT FACTOR CHARTS

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a|AaaB&~} Aae d|A^Aa| ^\} A^|A^|} ^|Aae ae^Aa aD|A @~\} ^\} Aa aAa| ^\} A^|} ^|•EaAaaA} A AaaB&~} Aae d|A' |A^~&o Ea

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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):

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

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Test Weight Pounds	DF
1 to 44	None
50.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

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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

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Year: 2026	Commodity: Wheat (0011)	Use: SWW, HRS, and D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Las Animas (071)

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 total discount factor for defects is greater than 1.0, 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 total discount factor for defects is greater than 1.0, 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 total discount factor for defects is greater than 1.0, 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:

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

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

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Revenue Prot with Harvest Price Exclusion (03)

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Year: 2026
Date: 6/17/2025

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

U.S. Farm Income D
County: Las Animas (071)

- c. If 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 10.1 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 all insurable quality deficiencies, and that value divided by the local market price.
 - iii. 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.
 - 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 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 all insurable quality deficiencies, and that value divided by the local market price.
 - iii. 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.

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DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 - 100.0 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 who has sold the production to a third party, the claimant shall be responsible for providing proof of sale to the third party.
- b. If the claimant is a producer who has sold the production to a third party, the claimant shall be responsible for providing proof of sale to the third party.
- c. If the claimant is a producer who has sold the production to a third party, the claimant shall be responsible for providing proof of sale to the third party.
- 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.

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Year: 2026

Commodity: Wheat (0011)

Upland Cotton (0001)

Date: 6/17/2025

Plan: Yield Protection (01)

County: Las Animas (071)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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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. ~~Q|Ä|:[ä~ &q } ÄÄ^Ä&q } ÄÄÄÄ~~ the pre-established DFs.
 - b. ~~Q|Ä|:[ä~ &q } ÄÄ^Ä&q } ÄÄÄÄ~~
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. ~~QÄ[~ Ä^•d[^Ä|:[ä~ &q } Ä~ ää~ ä *Ä } ä^|Ä^&q } ÄHÄ ÄÄ ä } ^|Ä } ä&^] cä|ÄÄ Ä•Ä~ &@|:[ä~ &q } Ä ä|Ä[cÄ^Ääb•cäÄ|Ää ~ Ä~ ääc Ä^äa } &a•Ää cäÄ Ä •^&q } ÄÖÄQÄ[~ Ä[Ä[cÄ^•d[^Ä|Ä^~•^Ä Ä^•d[^Ä~ &@|:[ä~ &q } Äs&ÄÄ Ä ä|Ä[cÄ^Ä{ } |^cäÄ} cÄ~ &@|:[ä~ &q } ÄÄ|ÄÄÄÄ cÄ^ÄÄ Ää ~ Ä c@|Ä~~ manner, or destroyed unless Section C3d applies. An automatic 30 day extension of time will be allowed for you to submit your claim for indemnity.

*	%Local Market Price-As defined in the applicable Basic, Crop, or these Provisions.
**	%Disinterested third party-Äe Ä~ ä~ Ä^ÄÄ ÄcÄä] Äcä ÄÖe äÖÖ] Ä Äc@•^Ä :[cä ä } •ÄQÄsäää } ÄÄc@Ä^ä ää } ÄÄ %Disinterested third party-Äa 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-Äccurs 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-ÄÄGrain 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-ÄÄGrain that does not meet the definition of %Sold-ÄÄ