

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use NRC's 15% FHD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Jefferson (163)

### 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> 11/30/2025	<b>End of Late Planting Period Date</b> 12/5/2025	<b>Acreage Reporting Date</b> 1/15/2026
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 7/31/2026	<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 091	Non-Irrigated 003
T/P 2	Winter 091	Irrigated 002
T/P 3	Winter 091	Organic(Certified) Non-Irr. 713
T/P 4	Winter 091	Organic(Certified) Irr. 702
T/P 5	Winter 091	Organic(Transitional) Non-Irr. 714
T/P 6	Winter 091	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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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Jefferson (163)

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 the purpose of this section, the following definitions apply:

**Quality Adjustment Factor (QAF):** The QAF is determined by the following formula:  $QAF = \frac{Gross\ Production - Allowable\ Reductions}{Gross\ Production}$ . The QAF is multiplied by the production to count to determine the net production to count. The QAF is not less than zero.

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.

**Allowable Reductions:** Allowable reductions are determined by the following formula:  $Allowable\ Reductions = Gross\ Production \times (1 - QAF)$ . Allowable reductions are determined by the applicable Crop Provisions.

**Quality Adjustment Statement:** The Quality Adjustment Statement 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.

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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 formula:

- $DF = \frac{Gross\ Production - Allowable\ Reductions}{Gross\ Production}$
- 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.
- $DF = \frac{Gross\ Production - Allowable\ Reductions}{Gross\ Production}$

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026

Commodity: Barley (0091)

Use: 1000-1\*

Date: 6/17/2025

Plan: Yield Protection (01)

County: Jefferson (163)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

#### 1. OPTION TO DELAY CLAIM SETTLEMENT:

- U) If you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, your claim will be settled using the applicable DFs 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.
- 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 you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- Unless you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, your claim will be settled using the applicable DFs 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.
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- If the time to harvest has been extended as stated below, this option will not apply beyond 60 days after the calendar date for the EOIP.
- Unless you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, your claim will be settled using the applicable DFs 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.

#### 2. 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 this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of insurance period (EOIP).

#### 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 this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of insurance period (EOIP).

Unless you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, your claim will be settled using the applicable DFs 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.

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County: Jefferson (163)

#### 4. DELAY IN MEASUREMENT OF FARM STORED PRODUCTION

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

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## 6. ZERO MARKET VALUE

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

7. REDUCTION IN VALUE (RIV):

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- a. Moisture content;
- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f. If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the

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Year: 2026  
Date: 6/17/2025

Commodity: Barley (0091)  
Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)

Use 100% of FHD  
County: Jefferson (163)

Thin Barley %	DF
75.00 and below	None
75.01-100	See Quality Adjustment Tab for Discount Factors

### SPECIAL GRADE DISCOUNTS:

Other than the following, the DF for the following special grade discounts shall be the same as the DF for the applicable grade discount factor chart.

Black Barley, Ergoty, Blighted, or Smutty See section B

### SAMPLE GRADE DISCOUNTS:

Other than the following, the DF for the following sample grade discounts shall be the same as the DF for the applicable grade discount factor chart.

### SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

Other than the following, the DF for the following deficiency not in discount factor charts shall be the same as the DF for the applicable grade discount factor chart. If the damage percentage is above 34 percent, a sound barley percentage below 50 percent, black barley, or grading ergoty, blighted, or smutty, on the date of final inspection

1. If the insured crop is sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be .500 (unless you elect to delay settlement as specified in the General Statements above).
2. 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 .500 (unless you elect to delay settlement as specified in the General Statements above).
3. If the insured crop is sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be .500 (unless you elect to delay settlement as specified in the General Statements above).

Other than the following, the DF for the following deficiency not in discount factor charts shall be the same as the DF for the applicable grade discount factor chart.

Other than the following, the DF for the following deficiency not in discount factor charts shall be the same as the DF for the applicable grade discount factor chart. If the damage percentage is above 34 percent, a sound barley percentage below 50 percent, black barley, or grading ergoty, blighted, or smutty, on the date of final inspection

Other than the following, the DF for the following deficiency not in discount factor charts shall be the same as the DF for the applicable grade discount factor chart. If the damage percentage is above 34 percent, a sound barley percentage below 50 percent, black barley, or grading ergoty, blighted, or smutty, on the date of final inspection

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County: Jefferson (163)

### Revenue Prot with Harvest Price Exclusion (03)

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## Special Provisions 2026 and Succeeding Crop Years

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Vomitoxin Range	DF
0.1 - 0.4 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

2. If you elect to use the DFs in sections A or B above, you must adjust the production in the following manner:
- If you elect to use the DFs in section A above, the DF will be:
    - If you elect to use the DFs in section A above, the DF will be:
 

all insurable quality deficiencies, and that value divided by the local market price.
    - If you elect to use the DFs in section A above, the DF will be:
 

C2b (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.
    - If you elect to use the DFs in section A above, the DF will be:
 

added to the applicable DFs included in sections A, or B2 above.
    - 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 use the DFs in section A above), the DFs will be .500, added to the applicable DFs included in sections A, or B2 above.
  - If you elect to use the DFs in section B above, the DF will be:
    - If you elect to use the DFs in section B above, the DF will be:
 

applicable DFs included in sections A or B2 above.
    - If you elect to use the DFs in section B above, the DF will be:
 

to the applicable DFs included in sections A or B2 above.
    - If you elect to use the DFs in section B above, the DF will be:
 

applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:



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Date: 6/17/2025
Commodity: Barley (0091)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
Use: 100%
County: Jefferson (163)

Table with 2 columns: Aflatoxin Range, DF. Rows include 0-100 ppb, 100.1-300 ppb, and 300.1 ppb & above.

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- 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 less than the level specified in Section C, the claim will be based on the level of Aflatoxin or Vomitoxin in the production.
b. For production containing Aflatoxin or any other substances or conditions (except for production containing Vomitoxin as detailed in C3 a above), the DF will be:
c. If the level of Aflatoxin or Vomitoxin is less than the level specified in Section C, the claim will be based on the level of Aflatoxin or Vomitoxin in the production.
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, the claim will be based on the level of Aflatoxin or Vomitoxin in the production.

SECTION D - ZERO MARKET VALUE PRODUCTION

If the level of Aflatoxin or Vomitoxin is less than the level specified in Section C, the claim will be based on the level of Aflatoxin or Vomitoxin in the production.

- 1. If the level of Aflatoxin or Vomitoxin is less than the level specified in Section C, the claim will be based on the level of Aflatoxin or Vomitoxin in the production.

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	%Local Market Price-As defined in the applicable Basic, Crop, or these Provisions.
**	%Disinterested third party-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-A 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-A Grain that does not meet the definition of %Sold.