

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or a Portion of Acreage [ X ]
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Jackson (077)

### 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> 11/5/2025	<b>End of Late Planting Period Date</b> 11/10/2025	<b>Acreage Reporting Date</b> 12/15/2025
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 10/31/2026	<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 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.

#### 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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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.

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 term "quality" means the quality of the crop as determined by the quality adjustment factors.

For the purpose of this section, the term "quality adjustment factors" means the factors that are used to determine the quality of the crop. These factors include, but are not limited to, the following:

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QA. We determine you are prevented from harvesting by the calendar date for the EOIP due to an insurable cause of damage that occurred during the insurance period and we allow an extension of time to harvest, the time to determine insurable quality deficiencies will also be extended to 60 days after the EOIP. All samples for QA

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

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## 5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

## 6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

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## Special Provisions 2026 and Succeeding Crop Years

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- ## SECTION A - DISCOUNT FACTOR CHARTS

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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):

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Jackson (077)

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
50.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

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Y @} Ä | [ ä &ç } Ä æç | [ ~ çææ æ^æ/æ/æ &~ ä^ä/Ä Ä@Ä^!}^|ææ æ^æ/æ/æ çæ^æ/æ/æ [ ä &ç } Ä Ä [ çÄ ä æ/Ä |Ä ^ Äæää } æ/æ/æ &~ } çæç |Ä Ä@Ä çä \* Ä { ä^/Ä Öæ &~ } çæ/æ/æ^•Ä^ | | , ÈÄ

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:

Defects %	DF
10 and below	None
10.01-35	See Quality Adjustment Tab for Discount Factors
Above 35	See section B

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Year: 2026	Commodity: Wheat (0011)	Use: 0000 [ a AF D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Jackson (077)

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~ æã Áæ^Á } á^•Èá á@Áæ^Á^áá^Á@Á!&ã æ^ ¢!á^ÈÁ! [ á~&ã } Á&ã^\*Á ÁÜÖÁ!Á ]| ~ ¢æ æ^Á á! [ ¢^ Á&ã^Á ÁÜÖÁ!Á falling number.
2. Ö!Á}•[!á! [ á~&ã } Á!Á! [ á~&ã } Á! [!Á! Á@Á!Á@Áæã á^• ¢^Á@Á! æ ¢!á! Á! Á!æ^Áæ^Á@Á^} áæÁæ^Á! Á@ÁÜÖË@ÁÖÁ á!ÁÆ ÈÁ (unless you elect to delay settlement as specified in the General Statements above).
3. Ö!Á}•[!á! Áæ^Áæ^Á@Á^} áæÁæ^Á! Á@ÁÜÖË!Áã ¢^ á/Á Á^ ¢!Á æ } ^!Á!Á! [!á! Á@Á!Á@Áæã á^• ¢^Á@Á! æ ¢!Á@Á! á!ÁÆ ÈÁ

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

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County: Jackson (077)

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

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- a. Ü |jaÄ ÄÄä ç c|^• c^Ä@ÄÄ æc Ä |ä |Ä Ä EÄæ • Äæ^|Ä@Äæ} äæÄæ Ä |Ä@ÄÜÜÄ@ÄÖÄ qÄ^Ä@Ä~ { Ä ÄÄÜÖÄ} |aÄÄ^Ä@Ä^ ^|Ä^ ^Ä ÄÄÄ insurable quality deficiencies, and that value divided by the local market price.
- b. 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 the applicable DFs shown in the chart below (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.
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DFs for Vomitoxin:

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County: Jackson (077)

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

2. If the level of any of the substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.

a.  $\frac{Q_1}{A_1} \otimes \frac{\Delta_{\text{acc}}}{A_1} \wedge \frac{\Delta_{\text{acc}}}{A_1} \otimes \frac{\Delta_{\text{acc}}}{A_1} \cdot d \wedge \frac{Q_1}{A_1} \otimes \frac{\Delta_{\text{acc}}}{A_1} \wedge \frac{\Delta_{\text{acc}}}{A_1} \otimes \frac{\Delta_{\text{acc}}}{A_1} [\frac{d}{A_1} \& q] \wedge \frac{\Delta_{\text{acc}}}{A_1} \otimes \frac{\Delta_{\text{acc}}}{A_1} [ \frac{\Delta_{\text{acc}}}{A_1} | \frac{\Delta_{\text{acc}}}{A_1} \frac{\Delta_{\text{acc}}}{A_1} \wedge \frac{\Delta_{\text{acc}}}{A_1} ] [ \frac{d}{A_1} \& q \wedge \frac{\Delta_{\text{acc}}}{A_1} \wedge \frac{\Delta_{\text{acc}}}{A_1} ] [ \frac{d}{A_1} \& q \wedge \frac{\Delta_{\text{acc}}}{A_1} \wedge \frac{\Delta_{\text{acc}}}{A_1} ]$   
put into commercial storage without going into on farm storage, the DF will be:

- i.  $\frac{Q_i(A) \cdot [I(a^*)]}{[I(a^*)] + Q_i(A)} \cdot \left( \frac{A}{A+B} \right) \cdot \left( \frac{C}{D} \right)$ , all insurable quality deficiencies, and that value divided by the local market price.
- ii.  $\frac{Q_i(A) \cdot [I(a^*)]}{[I(a^*)] + Q_i(A)} \cdot \left( \frac{A}{A+B} \right) \cdot \left( \frac{C}{D} \right)$ , 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
- iii.  $\frac{Q_i(A) \cdot [I(a^*)]}{[I(a^*)] + Q_i(A)} \cdot \left( \frac{A}{A+B} \right) \cdot \left( \frac{C}{D} \right)$ , added to the applicable DFs included in sections A or B2
- 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
- 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,

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field, was fed or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party:

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DFs for Aflatoxin:

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Year: 2026

Commodity: Wheat (0011)

Use: 0000 [ a A] D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Jackson (077)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
  - 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.
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  - 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.

1. 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.
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:

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County: Jackson (077)

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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.  |