

## Special Provisions 2026 and Succeeding Crop Years

|                 |  |                             |
|-----------------|--|-----------------------------|
| Year: 2026      | Commodity: Wheat (0011)  | Use: <del>AMS</del> & ^ AGD |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Edmonson (061)      |

### Program Dates for Insurable Types and Practices

|   |   |                                      |  |   |  |
|---|---|--------------------------------------|--|---|--|
| <b>Sales Closing Date</b><br>9/30/2025  | <b>Cancellation Date</b><br>9/30/2025     | <b>Earliest Planting Date</b>        | <b>Final Planting Date</b><br>11/15/2025 | <b>End of Late Planting Period Date</b><br>11/20/2025 | <b>Acreage Reporting Date</b><br>12/15/2025              |
| <b>Premium Billing Date</b><br>7/1/2026 | <b>End of Insurance Date</b><br>7/31/2026 | <b>Termination Date</b><br>9/30/2026 | <b>Contract Change Date</b><br>6/30/2026 | <b>Production Reporting Date</b><br>11/14/2025        | <b>Insured's Production Reporting Date</b><br>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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| Year: 2026      | Commodity: Wheat (0011)  | U.S. Farm Income Tax Credit (ITC) |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Edmonson (061)            |

### 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:

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. The factors are listed in the following table:

| Factor                | Description  |
|-----------------------|--|
| 1. Moisture           | The moisture content of the crop at the time of harvest.   |
| 2. Temperature        | The temperature of the crop at the time of harvest.        |
| 3. Pesticide Residues | The presence of pesticide residues in the crop.            |
| 4. Other Factors      | Any other factors that may affect the quality of the crop. |

For the purpose of this section, the term "quality adjustment" means the adjustment made to the quality of the crop based on the quality adjustment factors. The adjustment is calculated as follows:

$$\text{Quality Adjustment} = \frac{\text{Quality of Crop} - \text{Quality of Reference Crop}}{\text{Quality of Reference Crop}}$$

For the purpose of this section, the term "quality adjustment statement" means a statement that the quality of the crop has been adjusted. The statement must be signed by the producer and the adjuster.

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The following statement does not supersede the provisions contained in section 14 (e) in the Basic Provisions.

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

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If you elect to delay measurement of farm stored production as provided in the Basic Provisions, all samples of farm stored production used to determine insurable 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

be eligible for payment under the program.

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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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## Special Provisions 2026 and Succeeding Crop Years

|                 |  |  |
|-----------------|--|--|
| Year: 2026      | Commodity: Wheat (0011)  | U.S. Grade No. 5 for Kernel Damage (KDF) |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Edmonson (061)                   |

- 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. The resulting RIV does not exceed the RIV in your local marketing area.
  - iii. The RIV before conditioning.
  - iv. The RIV before conditioning.

### SECTION A - DISCOUNT FACTOR CHARTS

U.S. Grade No. 5 for Kernel Damage (KDF) - 10.01% to 15.0%  
 U.S. Grade No. 5 for Total Defects (TDF) - 12.01% to 20.0%  
 U.S. Sample Grade for Kernel Damage (KDF) - 15.01% and above  
 U.S. Sample Grade for Total Defects (TDF) - 20.01% and above

### GRADE DISCOUNT:

U.S. Grade No. 5 for Kernel Damage (KDF) - 10.01% to 15.0%  
 U.S. Grade No. 5 for Total Defects (TDF) - 12.01% to 20.0%  
 U.S. Sample Grade for Kernel Damage (KDF) - 15.01% and above  
 U.S. Sample Grade for Total Defects (TDF) - 20.01% and above

- 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%
- 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.

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| Year: 2026      | Commodity: Wheat (0011)  | Use: HRS & ^ ACFD      |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Edmonson (061) |

#### TEST WEIGHT DISCOUNT:

For 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                                   |

For Hard Red Spring wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

|                    |   |
|--------------------|---|
| Test Weight Pounds | DF  |
| 51 and above       | None  |
| 50.99-44           | See Quality Adjustment Tab for Discount Factors |
| Below 44           | See Section B                                   |

For Hard Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

For Soft Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

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:

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|-----------------|--|------------------------|
| Year: 2026      | Commodity: Wheat (0011)  | U.S. Grade: No. 1 Hard |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Edmonson (061) |

|              |   |
|--------------|---|
| 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, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, if the production is also eligible for a discount factor in the Defects Discount Table or the Sprout Damage Discount Table above.

### SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

For all classes of wheat, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, if the production is also eligible for a discount factor in the Defects Discount Table or the Sprout Damage Discount Table above.

|                       |   |
|-----------------------|---|
| 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, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, if the production is also eligible for a discount factor in the Defects 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 Range | DF  |
| 299-200               | See Quality Adjustment Tab for Discount Factors |
| Below 200             | See Section B                                   |

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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)

Underlying Contract: RFD  
County: Edmonson (061)

sections A or B above, except as shown in C3 below.

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

from such flood-damaged acreage and commingle with production from acreage not damaged by flood, such commingled production will not be adjusted for any quality deficiencies listed in Section C.

substances or conditions in excess of the amount allowed by the lower of the following:

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- 
- 

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- 
-

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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 & Expenses  
County: Edmonson (061)

DFs for Vomitoxin:

| Vomitoxin Range  | DF  |
|------------------|---|
| 0.1 - 10.0 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 the applicable DFs included in sections A or B2 above, plus the applicable DF for the substance or condition.
    - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DF for the substance or condition, plus the applicable DF for the substance or condition.
    - 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, plus the applicable DF for the substance or condition.
  - 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 the applicable DFs included in sections A or B2 above.
    - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above.
    - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B3 above.

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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)

Use of Funds: C & A  
County: Edmonson (061)

DFs for Aflatoxin:

| Aflatoxin Range   | DF  |
|-------------------|---|
| 0.0 - 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 level of Aflatoxin is less than 300 ppb, the level of Vomitoxin is less than 10 ppm, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.
    - i. If the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.
    - ii. If the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.
  - b. If the level of Aflatoxin is 300 ppb or more, the level of Vomitoxin is 10 ppm or more, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be:
    - i. If the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.
    - ii. If the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.
  - c. If the level of Aflatoxin is 300 ppb or more, the level of Vomitoxin is 10 ppm or more, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will 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 is 300 ppb or more, the level of Vomitoxin is 10 ppm or more, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be:

1. If the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.

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County: Edmonson (061)

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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.  |