

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use HMO [] as AG D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Broomfield (014)

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/15/2025	End of Late Planting Period Date 10/30/2025	Acreage Reporting Date 11/15/2025
Premium Billing Date 7/1/2026	End of Insurance Date 10/31/2026	Termination Date 9/30/2026	Contract Change Date 6/30/2026	Production Reporting Date 11/14/2025	Insured's Production Reporting Date 11/14/2026

TP	Type	Practice
T/P 1	Winter 011	Summerfallow 005 *4
T/P 2	Winter 011	Summerfallow(OC) 717 *4
T/P 3	Winter 011	Summerfallow(OT) 718 *4

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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the current crop year:

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 new breaking acreage), must be terminated a full crop year before planting a crop, and
3. Any additional plant re-growth must be terminated on or before June 1, and any later plant growth (e.g. weeds, volunteer crop) must be controlled by mechanical or chemical means.

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Year: 2026	Commodity: Wheat (0011)	Use All or Part of Acre
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Broomfield (014)

(b) The following are exceptions to these requirements:

1. Failed Crop Exception: Acreage will qualify as summerfallow the current crop year, if a crop (excluding a cover crop) was planted the preceding crop year:
 - i. On acreage qualifying as summerfallow; and
 - ii. Was not harvested; and
 - iii. Failed and was terminated on or before June 1, and any later plant growth was controlled by mechanical or chemical means.
2. Cover Crop Exception: Acreage will qualify for the summerfallow practice in the current crop year if a cover crop was planted during the preceding crop year, provided the cover crop was:
 - i. Not hayed, grazed or otherwise harvested; and
 - ii. Terminated according to the NRCS Cover Crop Termination Guidelines and any later plant growth was controlled by mechanical or chemical means.

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.

Premium

In accordance with section 6 of the Small Grains Crop Provisions, a reduced premium rate is provided for acreage intentionally destroyed before harvest by grazing or other means. To qualify for the reduced premium rate you must notify your agent no later than March 15.

Insurance Availability

Any fall planted acreage on which seed is spread onto the soil surface by any method (e.g. airplane or otherwise broadcast seeded) and is subsequently mechanically incorporated into the soil, will be insurable only if you request an inspection for this acreage within 72 hours after the final planting date or within 72 hours after you complete incorporating the seed if you plant in the late planting period, and we agree in writing that the acreage has an adequate stand to produce the yield used to determine your production guarantee. No coverage will be provided if an adequate stand is not established within 30 days after the end of the late planting period or within 30 days after the final planting date if no late planting period is applicable. Insurance will attach to acreage with an adequate stand on the date the acreage is inspected.

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.

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County: Broomfield (014)

GENERAL STATEMENTS:

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Year: 2026	Commodity: Wheat (0011)	Use: HMO [] A [] D []
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Broomfield (014)

1. OPTION TO DELAY CLAIM SETTLEMENT

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2. SECTION 14(e) OF THE BASIC PROVISIONS

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

Aave 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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 e&&[] äe &Á @c^Á&q] •ÁÖZÁ ÁÁe Äq] |Bee|Á }••Á[~ Á|Á&c^ää Á|Áe Á^d^ \ ^} q Á[~ Á&a Ä @eÁe ÁÁ^Á Á Áeä| ç^ÉQA[~ Á Á^Á } äe|Á Áoeç• Á
 your crop until AFTER 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be
 allowed 30 days after harvest to market your grain and receive an RIV unless the production qualifies solely under Section A, in which case, only the DF(s) in Section A
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 claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not

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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.

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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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- ii. $\frac{Q_{A|I} - \frac{1}{N} \sum_{i=1}^N Q_{A|I}^i}{Q_{A|I} - \frac{1}{N} \sum_{i=1}^N Q_{A|I}^i} \geq \frac{Q_{A|I} - \frac{1}{N} \sum_{i=1}^N Q_{A|I}^i}{Q_{A|I} - \frac{1}{N} \sum_{i=1}^N Q_{A|I}^i}$ } production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
- iii. $\frac{Q_{A|I} - \frac{1}{N} \sum_{i=1}^N Q_{A|I}^i}{Q_{A|I} - \frac{1}{N} \sum_{i=1}^N Q_{A|I}^i} \geq \frac{Q_{A|I} - \frac{1}{N} \sum_{i=1}^N Q_{A|I}^i}{Q_{A|I} - \frac{1}{N} \sum_{i=1}^N Q_{A|I}^i}$ } exceed the RIV before conditioning.
- iv. $\frac{Q_{A|I} - \frac{1}{N} \sum_{i=1}^N Q_{A|I}^i}{Q_{A|I} - \frac{1}{N} \sum_{i=1}^N Q_{A|I}^i} \geq \frac{Q_{A|I} - \frac{1}{N} \sum_{i=1}^N Q_{A|I}^i}{Q_{A|I} - \frac{1}{N} \sum_{i=1}^N Q_{A|I}^i}$ }

SECTION A - DISCOUNT FACTOR CHARTS

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 , aā aā d & } ^ } o aā d | Á ^ Á | , ^ aā | Á ^ | } ^ | Á æ æ ^ Á aā a d | Á @ } | ^ } Á æ aā | | ^ } Á ^ | } ^ | É Á Á aā aā } Á Á aā d & } ^ } o aā d | Á | Á ^ ^ & o É Á

GRADE DISCOUNT:

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à^ĀāŦŸ}cāĀ!Ā!æ^æĀ]^8āāāĀĀŮŰqĀb•d ^)ŐVæŦ}æĥāāĀĀ@ĀŬĀ

- “ 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.

TEST WEIGHT DISCOUNT:

For all other wheat grades, the following discounts will be applied to the test weight of the wheat 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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Commodity: Wheat (0011)

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Plan: Yield Protection (01)

County: Broomfield (014)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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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 U.S. Sample Grade . ÄEJÅbs. and below):

Test Weight Pounds	DF
50.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

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 kernels.

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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

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)	U.S. Grade: Hard Red
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Broomfield (014)

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

When the producer uses the Falling Number Discount Factors Table or the Sprout Damage Discount Table below, the production is not eligible for any additional discount factor in the Falling Number Discount Tables 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:

When the producer uses the Falling Number Discount Table, the production is not eligible for any further sprout damage discount 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 - 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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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.

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Upland Soybean (001)
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Broomfield (014)

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:

- a. Volatile matter in excess of 1.0 percent of the dry weight of the sample.
- b. Moisture in excess of 14.0 percent of the dry weight of the sample.
- c. Total ash in excess of 1.0 percent of the dry weight of the sample.

1. 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.

1. 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 B3 above.

DFs for Vomitoxin:

Vomitoxin Range	DF
0.1 to 10.0 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

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County: Broomfield (014)

2. If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B2 above, the DF will be:
- a. If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B2 above, the DF will be:
- i. If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B2 above, the DF will be:
- ii. If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B2 above, the DF will be:
- b. If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B2 above, the DF will be:
- i. If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B2 above, the DF will be:
- ii. If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B2 above, the DF will be:
- iii. If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B2 above, the DF will be:

Aflatoxin Range	DF
0.1 - 100 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below

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County: Broomfield (014)

a. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

i. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

ii. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

b. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

i. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

ii. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

c. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

d. If production qualifying under Section C3 remains unsold, or is 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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Special Provisions 2026 and Succeeding Crop Years

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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-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-Grain that does not meet the definition of %sold.