

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-------------------------|
| Year: 2026 | Commodity: Canola (0015) | Use All Acreage |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Whitfield (313) |

Program Dates for Insurable Types and Practices

| | | | | | |
|---|--|--|--|---|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date 9/30/2025 | Final Planting Date 10/25/2025 | End of Late Planting Period Date 10/30/2025 | Acreage Reporting Date 1/15/2026 |
| 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 01 | Fall Oleic Canola 285 | Non-Irrigated 003 |
| T/P 02 | Fall Oleic Canola 285 | Irrigated 002 |
| T/P 03 | Fall High Erucic Rapeseed 287 | Non-Irrigated 003 |
| T/P 04 | Fall High Erucic Rapeseed 287 | Irrigated 002 |
| T/P 05 | Fall Oleic Canola 285 | Organic(Certified) Non-Irr. 713 |
| T/P 06 | Fall Oleic Canola 285 | Organic(Certified) Irr. 702 |
| T/P 07 | Fall High Erucic Rapeseed 287 | Organic(Certified) Non-Irr. 713 |
| T/P 08 | Fall High Erucic Rapeseed 287 | Organic(Certified) Irr. 702 |
| T/P 09 | Fall Oleic Canola 285 | Organic(Transitional) Non-Irr. 714 |
| T/P 10 | Fall Oleic Canola 285 | Organic(Transitional) Irr. 712 |
| T/P 11 | Fall High Erucic Rapeseed 287 | Organic(Transitional) Non-Irr. 714 |
| T/P 12 | Fall High Erucic Rapeseed 287 | 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.

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kMÖ^[! * ãæQFD

County: Whitfield (313)

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 will not attach to any acreage on which canola, camelina, crambe, field peas, garbanzo beans (chickpeas), lentils, mustard or rapeseed were planted any of the preceding two crop years.

Cultivars of *Brassica carinata* are eligible for insurance under the Canola and Rapeseed Crop Provisions and are not insurable under the Mustard Crop Provisions; however, *Brassica carinata* is only insurable by written agreement.

GENERAL STATEMENTS:

[illegible]

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.

Production qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under

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 the insurance period.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Canola (0015)

Use: 1000^1 * 1000

Date: 6/17/2025

Plan: Yield Protection (01)

County: Whitfield (313)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

For 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

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

The DF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in

1. Option to Delay Claim Settlement:
- 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.
2. Option to Delay Claim Settlement:

1. OPTION TO DELAY CLAIM SETTLEMENT:

- Below, 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.
- At any time during this delay in settlement, you may request to settle your claim for any unsold production using the applicable DFs.
- If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- 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.
- This option will not apply to any production qualifying under section C3.

Only when it has been determined that the production qualifies for quality adjustment will the provisions in this Quality Adjustment Statement apply, otherwise this SP statement does not supersede the provisions contained in section 14(e) in the Basic Provisions.

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kMÖ^[! * ãæÇHD

County: Whitfield (313)

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Canola (0015)

Use: 1000^1*

Date: 6/17/2025

Plan: Yield Protection (01)

County: Whitfield (313)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

ÜÖ•Ä ~•ö^Ä^æ[} æ| ^Ë• ~ æËæ å& ~ d { æ ^Ë [ÄÖÄ ä|Ä^Ä æ^Ä|Ä&Ä] çää^Ä •Ä/Ä/Ä ~ ^Ä K

- a. Moisture content;
- 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. ÜÖ•Äæ[} ö^Ä^äÄ & { ää æ } Ä ä&æöÖ•È
 - ii. 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 production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. If the RIV can be decreased by conditioning the production, the RIV may be increased by the cost of conditioning provided the resulting RIV does not exceed the RIV before conditioning.
 - iv. The RIV and local market price* are determined on the date such quality adjusted production is sold to a disinterested third party.

SECTION A - DISCOUNT FACTOR CHARTS

U} Ä@ÄæÄ Ää äÄ •] ^&ä } Ä| Ä@Ä } äË@Ää & ~ } Ä&ä ! •Ä^Ä^c| { ä^äÄ • ä * Ä@Ä ||| , ä * Ä&æ • ËÖÄ@ÄÖÄ|Ä ^Ä } ^Ä ~ æä ä * Ä^Ä|Ä Ä^ä } & Ä Ä [Ä • @ , } Ä } Ä@Ä&æ • Ä Ä@Ä^&ä } Ë@ } Ä^c| { ä^Ä|ÄÖ • Ä • ä * Ä^&ä } ÄÄ|ÄÄæ Ää] |ææ| ^Ë

GRADE DISCOUNT:

Öæ [|æ ä|Ä^Ää & ~ } çää|Ä|Ä|æ^Ä • Ä] ^&ä äÄ Ä@Ä ~ æä Äæ • d ^ } Ä/æ&ä } æä ^äÄ Ä@ÄÖÈ

DAMAGE DISCOUNT:

Öä & ~ } çÄ|Ä&æ • • ä^Ä^| } ^|Äæ æ^Äç& ää * Ä@æÄæ æ^Äæ Ä ||| , •ÄVÈÄä] |ÄÖ|æ^Ä|ÄÖæ æ^Ä ÄÖÈÄ (and above):

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kMÖ^[!*ãæÇHD

County: Whitfield (313)

| | |
|--------------|---|
| Damage % | DF |
| 20 and below | None |
| 20.01-25 | See Quality Adjustment Tab for Discount Factors |
| Above 25 | See section B |

SAMPLE GRADE DISCOUNTS:

Öä &[~ } • Á[| Á æ] | ^ Á | æ æ ^ Á æ &[| • Á æ ^ Á &[} æ æ ^ á Á Á @ Á Ũ ~ æ æ Á Á b • ç ^ } ó Á æ á Á Á @ Á Ö È

DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

Ö Ö Ä & | ä ä Ä Ä & c | Ä Ö ä | Ö Ä & Ä | | ä & c | Ä ^ ^ Ö Ä ~ ä { ^ } ö Ä | ä | Ä & Ä & c | Ö Ö | Ä | | ä & c | Ä Ö ä | Ä ^ | Ä ä æ æ ^ Ä | ç ^ Ä Ä ^ | & | c | Ä | Ä ä æ Ä Ä ä æ | ^ & c | Ä | Ä | Ä | ä ä b • ö | | ä & c | Ä Ä | Ä | | | | ä * Ä æ } ^ | Ä

1. $QA = \frac{[QA \times \text{Insurable quality deficiencies}] + \text{Value of local market price}}{\text{Insurable quality deficiencies}}$
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. $QA = \frac{[QA \times \text{Insurable quality deficiencies}] + \text{Value of local market price}}{\text{Insurable quality deficiencies}}$

ÙÒÔVQÞPÁÔÄWÓUÑVÞÔÒÚÁÜÔUÞÖQVÞÚÁ/PQVÁÔÖÄRMÜQWÚÁUÁPWTEÞÁÜÄQÞQOŠPÒOŠVP

The sum of all DFs for production containing substances or conditions that are injurious to human or animal health is allowed, in addition to applicable DFs from sections A or B above, except as shown in C3 below.

Any potential loss due to substances or conditions identified by the Food and Drug Administration, other public health organizations of the United States, or a public 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

[illegible]

Special Provisions
2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025
Commodity: Canola (0015)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
Uae KMO^[* aq]HD
County: Whitfield (313)

For production that contains substances or conditions determined to be injurious to human or animal health, when applicable, adjustments will be made for levels of substances or conditions in excess of the amount allowed by the lower of the following:

- a. The action or advisory level of the Food and Drug Administration; or
b. [@!A~ à|B@ ap@! * æ ā ææ } Å -Å@ ÅV æ ā Åæ • LÅ! Å
c. OÅ~ à|B@ ap@! * ^ & Å -Å@ Åæ] |ææ| ÅUæ æ Å Å æ@ Å • ~! ^ å Å[] Å Å! [, } È

Q! Å! [å~ &ç } Å@ Å æ Å Å Å Å! Å Å Å { Å! Å Å { { ^! &æ Å ç! æ ^ Å ç Å } OÅ! Å! [å~ &ç } Å } æ æ å * Å [{ æ ç Å @ Åæ] [] | æ Å æ] | • Å ~ • ç Å Å à ç æ ^ å Å! Å! Å Å
ç@ Å! [å~ &ç } Å } ç! æ * Å ç! æ ^ Å ç@! , æ ^ Å ~ &ç! [å~ &ç } Å } Å! [ç Å Å æ • ç Å Å! Å ~ &ç ~ æ ç Å ^ æ } &æ • Å ç Å Å Å ^ &ç } Å @ Å! Å [{ æ ç Å } | Å æ] | • Å! Å • ç * Å
{ æ Å ^ Å à ç æ ^ å Å! [{ Å ç! æ ^ Å

- 1. Q! Å! [å~ &ç } Å } æ æ å * Å [{ æ ç Å } | Å [Å ç@! Å ^ &ç } Å Å ^ æ } &æ • Å æ Å! ^ • ^ } OÅ ~ æ æ å * Å } å Å! Å ^ &ç } Å Å æ å Å ç æ Å æ Å ç! Å - Å ç Å } { Å! Å • • Å
æ æ • ç@ Å! [å~ &ç } Å Å @ Å! [, æ * Å æ } ^! Å! Å } Å @ Å æ Å - Å æ æ æ æ • ç ^ } OÅ! Å @ Å } æ Å @ Å! [å~ &ç } Å K
a. U[| å Å Å æ æ ç! ^ • ç Å Å ç Å æ ç Å! Å! Å Å Å æ • Å ç! Å @ Å ç } å æ Å æ Å! Å @ Å U Å Å @ Å Å Å! Å Å @ Å ~ { Å - Å! Å U Å • Å } | å å Å ^ Å @ Å ~ ^! Å ~ ^ Å! Å! Å
insurable quality deficiencies, and that value divided by the local market price.
b. Q! Å } • [| å Å! [å~ &ç } Å! Å! [å~ &ç } Å! | å Å! Å ç@! Å ç Å æ æ ç! ^ • ç Å Å ç Å æ ç Å! Å! Å Å æ • Å ç! Å @ Å ç } å æ Å æ Å! Å @ Å U Å Å @ Å Å Å! Å Å @ Å
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.
c. Unsold 60 days after the calendar date for the EOIP, fed, utilized in any other manner, or is sold to other than a disinterested third party, the DF will be the
applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

DFs for Vomitoxin:

Table with 2 columns: Vomitoxin Range, DF. Rows: 0.1-10.0 ppm (See Quality Adjustment Tab for Discount Factors), 10.1 ppm & above (See C3 below).

- 2. Q! Å! [å~ &ç } Å } æ æ å * Å ~ à • ç æ & • Å! Å } å æ } • Å ç@! Å ç Å! [{ æ ç Å @ Å ~ æ æ • Å } å Å! Å ^ &ç } Å Å æ Å Å ç æ ç Å Å ç! Å - Å ç Å } å Å! Å • • Å! Å ç@! Å
substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
a. If on the date of final adjustment for the unit, the production was transported directly from the field to the buyer, or transported directly from the field and
put into commercial storage without going into on farm storage, the DF will be:
i. Q! Å! [å~ &ç } Å! | å Å! Å æ æ ç! ^ • ç Å Å ç Å æ ç Å! Å! Å Å Å æ • Å ç! Å @ Å ç } å æ Å æ Å! Å @ Å U Å Å @ Å Å ~ { Å - Å! Å U Å • Å } | å å Å ^ Å @ Å ~ ^! Å ~ ^ Å! Å! Å

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kMÖ^[!*ãæÇHD

County: Whitfield (313)

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

[illegible]

b. Q[?] A@A@a^A A@a@aB•q ^) A[?] A@A] a@a@A]•[|aA| |ã~&c[?] A/a A] Eaa{ A q|æ^E/a A| { ^|&aA q|æ^A~ A] æ A| o@a] [| |ãA@a&q A[{ A@/ 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:

ii. $\mathcal{Q}(\mathcal{A} \cap \mathcal{B}) \subseteq \mathcal{A} \cap \mathcal{B}$ and $\mathcal{Q}(\mathcal{A} \cap \mathcal{B}) \subseteq \mathcal{A} \cap \mathcal{B}$ to the applicable DFs included in sections A or B2 above.

DFs for Aflatoxin:

Á

8

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Canola (0015)

Unit: 1000 bushels

Date: 6/17/2025

Plan: Yield Protection (01)

County: Whitfield (313)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

On the date of final adjustment for the unit, the following will apply (if such production is Zero Market Value, see Section D):

- a. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
 - ii. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
- b. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
 - ii. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
- c. 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,
 - ii. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
- 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,

ZERO MARKET VALUE PRODUCTION

For production listed in sections A, B, or C that we determine has zero market value due to insured quality deficiencies:

1. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
2. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
 - a. For production in Section A . The pre-established DFs.
 - b. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Canola (0015)

Use: 4445^[*] 34

Date: 6/17/2025

Plan: Yield Protection (01)

County: Whitfield (313)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

| | |
|-------|--|
| * | %Local Market Price-As defined in the applicable Basic, Crop, or these Provisions. |
| ** | %Disinterested third party-As 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. |