

Special Provisions

2026 and Succeeding Crop Years

| | | |
|-----------------|--|----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All or None A/D |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Kinney (271) |

Program Dates for Insurable Types and Practices

| | | | | | |
|---|--|--------------------------------------|--|--|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 1/15/2026 | End of Late Planting Period Date 1/30/2026 | Acreage Reporting Date 2/15/2026 |
| 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 | Winter 011 | Non-Irrigated 003 |
| T/P 03 | Winter 011 | Irrigated 002 |
| T/P 05 | Winter 011 | Organic(Certified) Non-Irr. 713 |
| T/P 07 | Winter 011 | Organic(Certified) Irr. 702 |
| T/P 09 | Winter 011 | Organic(Transitional) Non-Irr. 714 |
| T/P 11 | Winter 011 | Organic(Transitional) Irr. 712 |

| | | | | | |
|---|--|--------------------------------------|--|--|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 1/31/2026 | End of Late Planting Period Date 2/15/2026 | Acreage Reporting Date 2/15/2026 |
| 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 02 | Spring 012 | Non-Irrigated 003 |
| T/P 04 | Spring 012 | Irrigated 002 |
| T/P 06 | Spring 012 | Organic(Certified) Non-Irr. 713 |
| T/P 08 | Spring 012 | Organic(Certified) Irr. 702 |

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All/No Acre A/D |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Kinney (271) |

| TP | Type | Practice |
|--------|------------|------------------------------------|
| T/P 10 | Spring 012 | Organic(Transitional) Non-Irr. 714 |
| T/P 12 | Spring 012 | 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.

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.

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 February 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.

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kMv^çæÁÇìD

County: Kinney (271)

GENERAL STATEMENTS:

V@Ä~ æç Äab•ç ^) Åædq |ÄQÖDÄ FEEÉÄ ä~ •Ä@Ä~{ Ä Ä@Ä} |Bæ^ÄÖä & ~) Åædq |•ÄQÖDÄc| ^••ÄäÄ||, ÄéÄ@^ÄÄ |æÄÄä8ä æPÄV@Ä~{ Ä ÄÄ|Ä ä}| |Bæ^ÄÖÄ Ä ä|ÄÄÄ ääÄ FEEÉÄU)|Ä@Ä~ æç Äab•ç ^) Åædq |•Ä| } cæ^Ä@!^Ä ÄÄÄ| •ä^!äÄ ÄÄ^c{| ä ä*Ä| ä'8ä} ÄÄÄ| } DÄ[Ä@ÄÄ~ æç Ä adjustment factors are considered in determining production to count.

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

Q 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

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

- a. $\hat{U} \wedge \hat{c}_i \} \bullet \hat{O} \hat{F} \hat{A} \mid \hat{O} \hat{G} \hat{E} \mid \hat{a} \hat{U} \wedge \hat{c}_i \} \hat{O} \hat{F} \hat{A} \mid \mid, \hat{E} \hat{a} \hat{O} \hat{O} \hat{A} \mid \hat{a} \mid \hat{a} \wedge \hat{a} \wedge \hat{c} \mid \{ \hat{a} \wedge \hat{a} \hat{a} \wedge \hat{a} \hat{a} \hat{a} \wedge \hat{a} \hat{O} \hat{a} \mid \mid \hat{a} \hat{a} \mid \wedge \hat{O} \hat{O} \hat{A} \mid \{ \hat{U} \wedge \hat{c}_i \} \hat{O} \hat{F} \hat{A} \mid \hat{a} \hat{O} \hat{a} \mid \mid \hat{a} \hat{a} \mid \wedge \hat{O} \hat{O} \hat{A} \mid \{ \hat{U} \wedge \hat{c}_i \} \bullet \hat{O} \hat{F} \hat{A} \mid \hat{O} \hat{G} \hat{E}$

Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025

Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Unit: 1000 bushels
County: Kinney (271)

- b. 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.
- c. If the insured elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the claimant will be required to provide a statement of the reasons for the delay.

1.

1. OPTION TO DELAY CLAIM SETTLEMENT

- a. On the date of final inspection for the unit, if any of your unsold**** production qualifies for quality adjustment under sections B and/or C1 or C2a ii and C2a iv below, your claim will be settled using the applicable DF's 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.
- b. If the insured elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the claimant will be required to provide a statement of the reasons for the delay.
- c. If the insured elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the claimant will be required to provide a statement of the reasons for the delay.
- d. For any production sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.
- e. If the insured elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the claimant will be required to provide a statement of the reasons for the delay.
- f. If the insured elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the claimant will be required to provide a statement of the reasons for the delay.
- g. If the insured elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the claimant will be required to provide a statement of the reasons for the delay.

2.

2. SECTION 14(e) OF 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 (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 the Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period (EOIP).

If 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

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use RIV or DF |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Kinney (271) |

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 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

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 later than 30 days after the 180th day.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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 sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

6. ZERO MARKET VALUE

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):

Moisture content;

- Moisture content;
- Damage due to uninsured causes;
- Drying;
- Handling;

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|----------------------|
| Year: 2026 | Commodity: Wheat (0011) | U.S. Grade No. 5 |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Kinney (271) |

- 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. ~~When a producer markets wheat for export or to a distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~
 - iii. ~~When a producer markets wheat for export or to a distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~
 - iv. ~~When a producer markets wheat for export or to a distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

SECTION A - DISCOUNT FACTOR CHARTS

~~When a producer markets wheat for export or to a distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

~~When a producer markets wheat for export or to a distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

~~When a producer markets wheat for export or to a distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

GRADE DISCOUNT:

~~When a producer markets wheat for export or to a distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

- “ 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:

~~When a producer markets wheat for export or to a distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^KVV^çæÁÇìD

County: Kinney (271)

| | |
|--------------------|---|
| Test Weight Pounds | DF |
| 50 and above | None |
| 49.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

GEY @æQh/Ræ•••Äc&|/PæääÜ^âÄ|]ä *Äg aÄ @^Ä|` aÄ, ä|Ä^Ää&|` }cääÄ|Ä|, Ä•Ä Ää @æÄ| |], •ÄVEÜZ|æ^Ä| [ÄÄ|Ä^•Ä Ää @Ä ÄHEJÄbs. to 51 lbs.; U.S. Sample Grade . ÄEBJÄbs. and below):

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

00000VUÄQIUWpVKÖ^~&•Äç8|äã*Ä{^ä}Äæ!ãÄäãÄ@æÄæææ^Äæ^Ä@Ä{ÄÄ@Ä^!&^}ÄÄ^!}^!Äæææ^ÄæäÄ@Ä^!&^}ÄÄ@~}^!}ÄæäÄ![]^}Ä kernels.

[illegible]

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 |

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|----------------------|
| Year: 2026 | Commodity: Wheat (0011) | U.S. Grade: No. 1 D |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Kinney (271) |

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

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

Unless otherwise specified, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table 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:

Equipment and procedure used to perform what is generally referred to as a "quick test" or "falling number" test. If 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 |

Á

Falling Numbers - Durum:

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 1000^ca Q ID |
| Date: 6/17/2025 | Plan: Yield Protection (01) | County: Kinney (271) |
| | Revenue Protection (02) | |
| | Revenue Prot with Harvest Price Exclusion (03) | |

| | |
|-----------------------|---|
| Falling Numbers Range | DF |
| 299-200 | See Quality Adjustment Tab for Discount Factors |
| Below 200 | See Section B |

Á

SPECIAL GRADE DISCOUNTS:

Öäy } ¢ Á Áä @ { ~ ¢ Æ { ~ ¢ Æ æ æ ^ Á Á * [¢ Á æ ^ æ ^ & } æ ^ ä Á @ Á ~ æ ¢ Á ä ¢ { ^ } Á æ Á Á @ Á Æ Æ ^ æ ä ¢ ¢ Á Á Æ Æ : æ ^ Á ¢ } æ } È

Á

SAMPLE GRADE DISCOUNTS:

Öä & ~ } • Á[| Áæ] | ^ Á | æ ^ Áæ & | • Áæ ^ Á[} æ æ ^ á Á Á @ Á Ũ ~ æ æ Á Œ ä b • ç ^ } • Á æ Á Á @ Á Œ È

Á

SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

[illegible]

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
2. (unless you elect to delay settlement as specified in the General Statements above).
- 3.

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

V@A~{ Å ÄÛÖÄÅ[[ä &ä } &} cæ å * Å ~ à cæ &• Å |&|} äää } • Å cæ Å b | ä ~ • Å Å @ { æ Å | Å ä æ Å @ æ Ö Å æ | , ^ ä Æ Å ä ä ä } Å Å | æ æ / Å Ö Å { Å sections A or B above, except as shown in C3 below.

Oe Á [œ] œÁ •• Á ^Á Á à œ & Á Á { áá } • Á ^ œ á Á Á @ Á [á Á á Á ~ * Á á á d áá } É @ Á Á à Á Á á @ Á * á á áá } • Á Á @ Á Á á á Á œ } É ! Á Á à Á Á

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kæV^çæÁÇìD

County: Kinney (271)

Revenue Prot with Harvest Price Exclusion (03)

10

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kMv^çæÁÇìD

County: Kinney (271)

| | |
|------------------|---|
| 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 delay settlement, you must adjust the production in the following manner:
- If you elect to delay settlement, the DF will be:
 - all insurable quality deficiencies, and that value divided by the local market price.
 - 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.
 - 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.
 - For unsold production containing all other mycotoxins or conditions 60 days after the calendar date for the EOIP, the DFs will be .500, added to the applicable DFs included in sections A or B2 above.
- b. If you elect to delay settlement, the DF will be:
- applicable DFs included in sections A or B2 above.
 - applicable DFs included in sections A or B2 above.
 - applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Upland Soybean |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Kinney (271) |

| | |
|-------------------|---|
| Aflatoxin Range | DF |
| 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 you elect to destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
- i. If you elect to destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
- ii. If you elect to destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
- b. If you elect to destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
- i. If you elect to destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
- ii. If you elect to destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
- c. If you elect to destroy (or refuse to destroy) production in a manner 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 you elect to destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.

- 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:

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kæV^çæ ÅÇ Ì D

County: Kinney (271)

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