

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 1003 • a • ACD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Neosho (133)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 11/15/2025	End of Late Planting Period Date 11/30/2025	Acreage Reporting Date 12/15/2025
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	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.

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 March 15.

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County: Neosho (133)

- 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. QÁ[~ Á^| |Á@Á:] [ã &ç] } Áí Áääá q c\^•c áÁçÁÄ æc Áñ |q * Áç Áñ|æ Ä[~ |Áää Á q|Á^Á^ç^ÁÄ •q * Áç Áñ^ã &ç] } Áí Áäq ^ ÁíÜXÄe Á` dâ ÁáÁ^|| , Ä} |^••Á ç@Á:] [ã &ç] } Á~ äää•Á } á^Á^&ç] } Áí Ç8^] ÇÍ |Á:] [ã &ç] } Áí } çää q * Á{ { qí çá Á } | Dâ áÁç Á^ } Áí } Eæ{ Á d íæ^Ä
- c. ÇÄq ^ Áq ^ Áñ |q * Áç Áñ|æ Ä Á^ç^{ } Ä[~ Á æ Á^~^•Çí Á^ç^ÁÄ[~ |Áää Áí |Áq ^ Á } • |láÁ:] [ã &ç] } Á • q * Áç Áñ | Áää^ ÁíÖ È
- 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. QÁ@Á:] [ã &ç] } Áí Áç |Á |láÄ Á Á q|Á |Á^&ç } æ Á^Áñb•ÇÍ ~ |Áää Áí |Á ã^ } } æ È

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

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Date: 6/17/2025

Plan: Yield Protection (01)

County: Neosho (133)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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2. SECTION 14(e) OF THE BASIC PROVISIONS

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

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).

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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 a quality adjustment.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

- 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. RIVs cannot be used in combination with chart DFs.
 - ii. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$ exceed the RIV before conditioning.
 - iv. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Neosho (133)

GRADE DISCOUNT:

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

- “ 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:

Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 50 lbs. to 50 lbs.; U.S. Sample Grade . 50 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

U.S. Grade No. 5 for Test Weight . 51 lbs. to 51 lbs.; U.S. Sample Grade . 51 lbs. and below):

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

kernels.

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Neosho (133)

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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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SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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Sprout Damage Percent	DF
10 and below	None
10.01 - 15.0	See Quality Adjusmtent Tab for Discount Factors
Above 15.0	See Section B

FALLING NUMBER DISCOUNTS:

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Date: 6/17/2025

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

U.S. Grade: No. 1
County: Neosho (133)

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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SAMPLE GRADE DISCOUNTS:

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SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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á^&ç}Á!&~}æ^Áæ[ç^Á!Á!&~}ÖÉ!|!~Áæææ^Á!&~}æ[ç^Á!Á!&~}Ö!ÁæÁ*Á{á^!Á!|@æÁ^|,ÁÉÉ!}Á@Áæ^Á-Áæá/Á^&ç}Á!Á@Á}á

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Vomitoxin Range	DF
0.1 - 0.9 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

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- DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 - 100.0 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below

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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.

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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:
 - a. Q|Ä|[: ä~&c] } Å Ä^&c} ÄÄ Ähe pre-established DFs.
 - b. Q|Ä|[: ä~&c] } Å Ä^&c} ÄÖÄ Ä ÉÉ
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. QÄ|^ Ä^•d[^Ä|[: ä~&c] } Ä~äå ä^*Ä : ä^!Ä^&c} ÖHÄ Äæ æ} ^!Ä : ä&&} cæ|Ä Ä •Ä~&@|[: ä~&c] } Ä å|Ä[öÄ^Äab •cÄÄ| : Ä~Ä~ ää Ä^äa} &a^Ää cÄÄ Ä •^&c} ÄÖÄQÄ|^ Ä[Ä[öÄ^•d[^Ä|Ä~ •^Ä Ä^•d[^Ä~&@|[: ä~&c] } Ä&&Ä Ä å|Ä[öÄ^Ä{]|cÄÄ} cÄ~&@|[: ä~&c] } ÄÄ[|äÄ^äÄ cÄ^äÄ Ä~Ä @:Ä manner, or destroyed unless Section C3d applies. An automatic 30 day extension of time will be allowed for you to submit your claim for indemnity.

*	%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.