

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All [] as a CHD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Daniels (019)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/5/2025	End of Late Planting Period Date 10/30/2025	Acreage Reporting Date 11/15/2025
Premium Billing Date 8/15/2026	End of Insurance Date 10/31/2026	Termination Date 11/30/2026	Contract Change Date 6/30/2026	Production Reporting Date 11/15/2025	Insured's Production Reporting Date 11/15/2026

TP	Type	Practice
T/P 06	Winter 011	Summerfallow 005 *5
T/P 08	Winter 011	Continuous Cropping 004 *4
T/P 10	Winter 011	Irrigated 002
T/P 17	Winter 011	Summerfallow(OC) 717 *5
T/P 19	Winter 011	Continuous Cropping(OC) 715 *4
T/P 21	Winter 011	Organic(Certified) Irr. 702
T/P 28	Winter 011	Summerfallow(OT) 718 *5
T/P 30	Winter 011	Continuous Cropping(OT) 716 *4
T/P 32	Winter 011	Organic(Transitional) Irr. 712

Sales Closing Date 3/15/2026	Cancellation Date 9/30/2025	Earliest Planting Date 4/6/2026	Final Planting Date 6/5/2026	End of Late Planting Period Date 6/30/2026	Acreage Reporting Date 7/15/2026
Premium Billing Date 8/15/2026	End of Insurance Date 10/31/2026	Termination Date 11/30/2026	Contract Change Date 6/30/2026	Production Reporting Date 11/15/2025	Insured's Production Reporting Date 11/15/2026

TP	Type	Practice
T/P 01	Khorasan (Spring) 017	Summerfallow 005 *5

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2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use All [] as a CHD

Date: 6/17/2025

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

County: Daniels (019)

TP	Type	Practice
T/P 02	Khorasan (Spring) 017	Continuous Cropping 004 *4
T/P 03	Durum (Spring) 018	Summerfallow 005 *5
T/P 04	Durum (Spring) 018	Continuous Cropping 004 *4
T/P 05	Durum (Spring) 018	Irrigated 002
T/P 07	Spring 012	Summerfallow 005 *5
T/P 09	Spring 012	Continuous Cropping 004 *4
T/P 11	Spring 012	Irrigated 002
T/P 12	Khorasan (Spring) 017	Summerfallow(OC) 717 *5
T/P 13	Khorasan (Spring) 017	Continuous Cropping(OC) 715 *4
T/P 14	Durum (Spring) 018	Summerfallow(OC) 717 *5
T/P 15	Durum (Spring) 018	Continuous Cropping(OC) 715 *4
T/P 16	Durum (Spring) 018	Organic(Certified) Irr. 702
T/P 18	Spring 012	Summerfallow(OC) 717 *5
T/P 20	Spring 012	Continuous Cropping(OC) 715 *4
T/P 22	Spring 012	Organic(Certified) Irr. 702
T/P 23	Khorasan (Spring) 017	Summerfallow(OT) 718 *5
T/P 24	Khorasan (Spring) 017	Continuous Cropping(OT) 716 *4
T/P 25	Durum (Spring) 018	Summerfallow(OT) 718 *5
T/P 26	Durum (Spring) 018	Continuous Cropping(OT) 716 *4
T/P 27	Durum (Spring) 018	Organic(Transitional) Irr. 712
T/P 29	Spring 012	Summerfallow(OT) 718 *5
T/P 31	Spring 012	Continuous Cropping(OT) 716 *4
T/P 33	Spring 012	Organic(Transitional) Irr. 712

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: Non-Irrigated
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Daniels (019)

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.

In accordance with the definition of "production reporting date" in the Basic Provisions, if you submit an application for insurance after the winter sales closing date or land is added after the production reporting date on which the spring type will be planted, the production reporting date will be the earlier of the acreage reporting date or 45 days after the spring sales closing date.

Practice

*4 Continuous Cropping . Any non-irrigated production practice that does not qualify as a summerfallow practice.

*5 Summerfallow :

Qualifying acreage for summerfallow must be planted to a crop (excluding a cover crop, see exceptions below) during the preceding crop year; and

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 other federal, state, or local programs), must be terminated on or before June 15, and any later plant growth (e.g. weeds, volunteer crop) must be controlled by mechanical or chemical means.

(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 15, 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:

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Year: 2026	Commodity: Wheat (0011)	Unit: MT [] or cwt
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Daniels (019)

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.

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 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.

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.

For production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in accordance with the following:

- 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.
- 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.
- 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.

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1. OPTION TO DELAY CLAIM SETTLEMENT

- 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.
- 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.
- 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.
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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)

Underwritten by: [redacted]
County: Daniels (019)

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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 must be obtained no later than 60 days after the EOIP. 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 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 harvest the crop.

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 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 harvest the crop.

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 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 harvest the crop.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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 EOIP.

6. ZERO MARKET VALUE

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Year: 2026	Commodity: Wheat (0011)	Use: HRW [] or SRW
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Daniels (019)

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- “ 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 Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . Á ÚÁbs. to 50 lbs.; U.S. Sample Grade . Á ÚÁbs. 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 all Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . Á ÚÁbs. to 51 lbs.; U.S. Sample Grade . Á ÚÁbs. 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 all Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . Á ÚÁbs. to 51 lbs.; U.S. Sample Grade . Á ÚÁbs. and below):

For all Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . Á ÚÁbs. to 51 lbs.; U.S. Sample Grade . Á ÚÁbs. and below):

SRW, HRW, and HWW classes of wheat will be discounted for excessive Defects as follows:

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Year: 2026	Commodity: Wheat (0011)	Use: SWW [] or HRS []
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Daniels (019)

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

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

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 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 additional discount factor in 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:

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Year: 2026	Commodity: Wheat (0011)	Use: 0011 [} 00 00 00
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Daniels (019)

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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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

Special Provisions
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Year: 2026

Commodity: Wheat (0011)

UAA: 1000 [] ac

Date: 6/17/2025

Plan: Yield Protection (01)

County: Daniels (019)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

3. ~~~~~ falling number.

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

Q~A [] 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

V@A [] 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.

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

- V@A []
- Q []
- Q []

Q [] { } { } { } { } { }

- Q [] { } { } { } { } { }

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 0001 [] 00 00 00
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Daniels (019)

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- a. $\frac{\text{Uninsurable quality deficiencies}}{\text{insurable quality deficiencies, and that value divided by the local market price.}}$
- b. 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 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.
- c. $\frac{\text{Applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.}}$

DFs for Vomitoxin:

Vomitoxin Range	DF
0.1 - 1.0 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

2. If you elect to delay settlement as specified in the General Statements above, adjust the production in the following manner.
- a. If you elect to delay settlement as specified in the General Statements above, the DF will be:
- i. All insurable quality deficiencies, and that value divided by the local market price.
- ii. (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2
- iii. Added to the applicable DFs included in sections A or B2 above.
- 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 prior to the calendar date for the EOIP, the DFs will be .500,
- b. If you elect to delay settlement as specified in the General Statements above, the DF will be:

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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: Daniels (019)

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:

- i. Applicable DFs included in sections A or B2 above.
- ii. Applicable DFs included in sections A or B2 above.
- iii. Applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 - 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 claimant is a producer, the claimant must provide a written statement to the insurer, dated on or before the date of the claim, stating that the claimant is a producer of the crop and that the crop was sold, fed, utilized in any other manner, or destroyed.
 - i. The claimant must provide a written statement to the insurer, dated on or before the date of the claim, stating that the claimant is a producer of the crop and that the crop was sold, fed, utilized in any other manner, or destroyed.
 - ii. The claimant must provide a written statement to the insurer, dated on or before the date of the claim, stating that the claimant is a producer of the crop and that the crop was sold, fed, utilized in any other manner, or destroyed.
 - b. If the claimant is a processor, the claimant must provide a written statement to the insurer, dated on or before the date of the claim, stating that the claimant is a processor of the crop and that the crop was sold, fed, utilized in any other manner, or destroyed.
 - i. The claimant must provide a written statement to the insurer, dated on or before the date of the claim, stating that the claimant is a processor of the crop and that the crop was sold, fed, utilized in any other manner, or destroyed.
 - ii. The claimant must provide a written statement to the insurer, dated on or before the date of the claim, stating that the claimant is a processor of the crop and that the crop was sold, fed, utilized in any other manner, or destroyed.
 - c. If the claimant is a broker, the claimant must provide a written statement to the insurer, dated on or before the date of the claim, stating that the claimant is a broker of the crop and that the crop was sold, fed, utilized in any other manner, or destroyed.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: HWY [] or ACP
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Daniels (019)

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

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1. 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. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
 - b. For production in Section C3, such production will be adjusted for any quality deficiencies listed in Section C.
2. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. For production in Section C3, such production will be adjusted for any quality deficiencies listed in Section C.

*	%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.