

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use All or None
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Polk (233)

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

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Polk (233)

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 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 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 accordance with the provisions of the Quality Adjustment Statement.

- a. If the production is sold to a disinterested third party, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- 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 production is not sold to a disinterested third party, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

1. OPTION TO DELAY CLAIM SETTLEMENT:

- a. If the production is sold to a disinterested third party, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- b. If the production is not sold to a disinterested third party, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- c. At any time during this delay in settlement, you may request to settle your claim for any unsold production using the applicable DFs.
- d. If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- e. 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.
- f. 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.

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Polk (233)

ΗΕΛΟΥΝΟΡΕΨΑΙΟΑΤΟΑΥΑΡΟΕΨΧΟΥΝ

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 insurance period (EOIP).

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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

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6. ZERO MARKET VALUE

If 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

7. REDUCTION IN VALUE (RIV):

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Year: 2026	Commodity: Canola (0015)	Use: 0000 [1* 20] FHD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Polk (233)

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

SAMPLE GRADE DISCOUNTS:

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DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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- insurable quality deficiencies, and that value divided by the local market price.
- 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).
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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

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use: 1000^1 * 5 = 5000
Date: 6/17/2025	Plan: Yield Protection (01)	County: Polk (233)
	Revenue Protection (02)	
	Revenue Prot with Harvest Price Exclusion (03)	

all insurable quality deficiencies, and that value divided by the local market price.

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DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 - 1.0 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below

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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

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Year: 2026	Commodity: Canola (0015)	Use: 10001 *
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Polk (233)

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

- a. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
 - i. 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. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
- b. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$ will be:
 - i. 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. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
- c. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
 - i. 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. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
- 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, $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$

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. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
2. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$ and will be adjusted as follows:
 - a. For production in Section A. The pre-established DFs.
 - b. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use: 0005
Date: 6/17/2025	Plan: Yield Protection (01)	County: Polk (233)
	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.