

Special Provisions 2026 and Succeeding Crop Years

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County: Moffat (081)

Program Dates for Insurable Types and Practices

**Acreage Reporting
Date**
11/15/2025

**Insured's Production Reporting
Date**
11/14/2026

TP	Type	Practice
T/P 01	Winter 011 *7	Summerfallow 005 *5
T/P 03	Winter 011 *7	Irrigated 002
T/P 05	Winter 011 *7	Summerfallow(OC) 717 *5
T/P 07	Winter 011 *7	Organic(Certified) Irr. 702
T/P 09	Winter 011 *7	Summerfallow(OT) 718 *5
T/P 11	Winter 011 *7	Organic(Transitional) Irr. 712

**Acreage Reporting
Date**
7/15/2026

**Insured's Production Reporting
Date**
11/14/2026

TP	Type	Practice
T/P 02	Spring 012	Summerfallow 005 *5
T/P 04	Spring 012	Irrigated 002
T/P 06	Spring 012	Summerfallow(OC) 717 *5
T/P 08	Spring 012	Organic(Certified) Irr. 702

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)

Use: 4440

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TP	Type	Practice
T/P 10	Spring 012	Summerfallow(OT) 718 *5
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.

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

- *5
the current crop year:
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 new breaking acreage), must be terminated a full crop year before planting a crop, and

3. Any additional plant re-growth must be terminated on or before June 1, 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 1, and any later plant growth was controlled by mechanical or chemical means.

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Commodity: Wheat (0011)

Use All or Part of Acre

Date: 6/17/2025

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

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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:
 - i. Not hayed, grazed or otherwise harvested; and
 - ii. Terminated according to the NRCS Cover Crop Termination Guidelines and any later plant growth was controlled by mechanical or chemical means.

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

- *7 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.

Insurance Availability

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.

In lieu of the provisions in section 22(a) of the Basic Provisions that says "[h]owever, unless specifically required by policy provisions, you must not obtain any other crop insurance authorized under the Act on your share of the insured crop," you may obtain a Small Grains Crop Insurance policy and an Annual Forage policy on the same acreage that is planted with the intent of grazing the crop first and then later harvesting the crop for grain.

Quality

GENERAL STATEMENTS:

When the insured elects to use the Revenue Protection (02) plan, the insured must provide the following information to the agent:

When the insured elects to use the Revenue Protection (02) plan, the insured must provide the following information to the agent: the number of acres of the insured crop that are planted with the intent of grazing the crop first and then later harvesting the crop for grain; the number of acres of the insured crop that are planted with the intent of harvesting the crop for grain; and the number of acres of the insured crop that are planted with the intent of grazing the crop first and then later harvesting the crop for grain.

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- 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![[á &ç] } Á[Áäää ç!^•c^áÁçääÁ æç Á~|ä * Á@Á^|æ Ä[~ |&çää Á ä|Á^Á^ç^áÁ•ä * Á@Ä^á &ç] } ÁQÁæ^ ÁÜQDæ Á~ çä^áÁ^|| , Ä} |^•Á @Ä![[á &ç] } Á~ äää^Á } ä^Á^Á&ç] } ÖÖçø^| Ö!|Á![[á &ç] } Á{ çää ä * Á{ { ä| çä Á}| ^ Dä äÁçö Á^|^} Á Á} Eæ{ Á d|æ^Ä
- c. ÖÁæ^ Áä ^Á~|ä * Á@Á^|æ Á Á^ç^{ ^} Ä[~ Á æ Á^~^•Ö!|Á^ç^Á[~ |&çää Á|Áç^Á} • |äÁ![[á &ç] } Á•ä * Á@Ä| |Bæ^ ÁÖÖ É

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Year: 2026	Commodity: Wheat (0011)	Use: HWO [] [] [] [] D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Moffat (081)

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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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

7. REDUCTION IN VALUE (RIV):

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- 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. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$

SECTION A - DISCOUNT FACTOR CHARTS

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Year: 2026

Commodity: Wheat (0011)

Upland Cotton (0011)

Date: 6/17/2025

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

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Test Weight Pounds	DF
50.99-44	None
Below 44	See Quality Adjustment Tab for Discount Factors

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

SWW, HRS, and DUM 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

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

Defects %	DF
10 and below	None
10.01-35	See Quality Adjustment Tab for Discount Factors
Above 35	See section B

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 Tables 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 Tables below.

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

Equipment and procedure used to perform what is generally referred to as a "quick test" are described in the following sections.

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.

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

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

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

- a.
b.
c.

- 1.
a.
b.
c.

DFs for Vomitoxin:

Table with 2 columns: Vomitoxin Range, DF. Rows include ppm ranges and corresponding DF instructions.

- 2.
a.
i.

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- ii. 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
iii. AOCaE
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
v. For unsold production containing all other mycotoxins or substances or conditions 60 days after the calendar date for the EOIP, the DFs will be .500,

- b. 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. to the applicable DFs included in sections A or B2 above.
iii. applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Table with 2 columns: Aflatoxin Range, DF. Rows include 0-300.1 ppb (See Quality Adjustment Tab for Discount Factors) and 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
a.
i. V@AUQ

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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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1. V@ÖÖÄ ä/Ä^FÈÉÄ~&@| [ä &ä } Ä Ä^•d [^äÄ Ä ä } ^| ÄÄ^ cä^Ä Ä•ÄÄ

a. $\emptyset \mid \dot{A} \mid \{ \dot{a} \ \& \ \dot{c} \} \mid \dot{A} \mid \dot{A} \wedge \& \dot{c} \} \mid \dot{A} \mid \dot{A}$ the pre-established DFs.

b. $\emptyset \mid \acute{A} \mid [\grave{a} \vee \& \grave{a}] \mid \acute{A} \mid \hat{U} \wedge \& \grave{a} \mid \acute{A} \acute{O} \acute{A} \acute{A} \acute{I} \in \in \in$

c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.

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