

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Rye (0094)	Use All or None [X] ID
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Hanson (061)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 9/30/2025	End of Late Planting Period Date 10/25/2025	Acreage Reporting Date 11/15/2025
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 11/15/2025	Insured's Production Reporting Date 11/15/2026

TP	Type	Practice
T/P 1	Winter 011	No Practice Specified 997 *4
T/P 2	Winter 011	No Practice Specified (OC) 723 *4
T/P 3	Winter 011	No Practice Specified (OT) 724 *4

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.

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>.

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- a. $\frac{Yield \times Price}{Area} \times \frac{1}{1000}$ (Yield Protection) or $\frac{Revenue}{Area}$ (Revenue Protection) or $\frac{Revenue}{Area}$ (Revenue Protection with Harvest Price Exclusion) for the unit.
- 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. $\frac{Yield \times Price}{Area} \times \frac{1}{1000}$ (Yield Protection) or $\frac{Revenue}{Area}$ (Revenue Protection) or $\frac{Revenue}{Area}$ (Revenue Protection with Harvest Price Exclusion) for the unit.

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 DFs 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. $\frac{Yield \times Price}{Area} \times \frac{1}{1000}$ (Yield Protection) or $\frac{Revenue}{Area}$ (Revenue Protection) or $\frac{Revenue}{Area}$ (Revenue Protection with Harvest Price Exclusion) for the unit.
- c. $\frac{Yield \times Price}{Area} \times \frac{1}{1000}$ (Yield Protection) or $\frac{Revenue}{Area}$ (Revenue Protection) or $\frac{Revenue}{Area}$ (Revenue Protection with Harvest Price Exclusion) for the unit.
- d. $\frac{Yield \times Price}{Area} \times \frac{1}{1000}$ (Yield Protection) or $\frac{Revenue}{Area}$ (Revenue Protection) or $\frac{Revenue}{Area}$ (Revenue Protection with Harvest Price Exclusion) for the unit.
- e. If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- f. 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.
- g. $\frac{Yield \times Price}{Area} \times \frac{1}{1000}$ (Yield Protection) or $\frac{Revenue}{Area}$ (Revenue Protection) or $\frac{Revenue}{Area}$ (Revenue Protection with Harvest Price Exclusion) for the unit.

2. QUALITY DEFICIENCY DEFERRED SETTLEMENT:

Unless the AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurability quality deficiencies under sections A, B, C1, C2, and C2a ii and C2a iv will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

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 insurability quality deficiencies under sections A, B, C1, C2, and C2a ii and C2a iv will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

Unless the AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurability quality deficiencies under sections A, B, C1, C2, and C2a ii and C2a iv will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

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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

4. DELAY IN MEASUREMENT OF FARM STORED PRODUCTION

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.

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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 &[] • ã^!^!Á![[á^&q] } Á! Á! ~} ^!ã@^![[á^&q] } Á! Á! •d[^!á/q Á!Á! q}^!Á!& } çã|^! Á! Á! Á!^!Á!&q] } Á!Á!Á!Á! } •ã!^!çã] } Á! æ Á!Á!•^!á/q Á!@Á!^!c!{ } çãç] } Á!-Á!^[

market value, except for production fed or used in any other manner.

7. REDUCTION IN VALUE (RIV):

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

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County: Hanson (061)

- e. Processing; or
- f. Any other costs associated with normal harvesting, handling, and marketing of your production.
 - i. If a higher RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - ii. If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. If the RIV can be decreased by conditioning the production, the RIV may be increased by the cost of conditioning provided the resulting RIV does not exceed the RIV before conditioning.
 - iv. The RIV and local market price* are determined on the date such quality adjusted production is sold to a disinterested third party.

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Test Weight Pounds	DF
52 and above	None
51.99-49	See Quality Adjustment Tab for Discount Factors
Below 49	See section B

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Damage %	DF
7 and below	None
7.01-25	See Quality Adjustment Tab for Discount Factors
Above 25	See section B

ERGOT DISCOUNT:

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Ergot Percent	DF
.30 and below	None
.31-.2.00	See Quality Adjustment Tab for Discount Factors
Above 2.00	See section B

SPECIAL GRADE DISCOUNTS:

Discounts for light smutty, smutty, light garlicky, or garlicky grade are as follows, regardless of U.S. grade designation, see section B.

SAMPLE GRADE DISCOUNTS:

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percent thin rye above 25 percent, a kernel damage above 25 percent, an ergot percentage above 2 percent, or grading light garlicky, garlicky, light smutty, or smutty,

- For insured 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).
- 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).
- For uninsured quality deficiencies, and that value divided by the local market price.

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

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Year: 2026	Commodity: Rye (0094)	Unit: MU @ 100 bushels
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Hanson (061)

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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

The Food and Drug Administration guidelines state when an edible portion of a crop is exposed to flood waters, it is considered adulterated and can be injurious to

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

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- b. Ö [c@!Á ~ à|Á@æpöÁ! * æ ä ææ } Á-Á@ÁV æ^áÁÜææ•LÁ!Á
- c. Ö!~ à|Á@æpöÁè^} & Á-Á@Áæ |Áæ^ÁÜææÁ Á @ÖÖ@Á •~!^áÁ! [] Á Á! [, } È

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Year: 2026
Date: 6/17/2025

Commodity: Rye (0094)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Unit: 1000 bushels
County: Hanson (061)

- c. If the applicable DFs for the 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 to 10.0 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

2. If the level of any of the substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - a. If the level of any of the substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - i. If the level of any of the substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - ii. If the level of any of the substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - iii. If the level of any of the substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - iv. If the level of any of the substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - 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, and the applicable DFs included in sections A or B2 above.

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Year: 2026

Commodity: Rye (0094)

Use: ~~WU~~ ~~CO~~ ~~CD~~ ~~ID~~

Date: 6/17/2025

Plan: Yield Protection (01)

County: Hanson (061)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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. $RIV \times \left(\frac{1}{1 + \frac{Aflatoxin}{300}} \right) \times \left(\frac{1}{1 + \frac{Vomitoxin}{10}} \right) \times \left(\frac{1}{1 + \frac{Other}{X}} \right)$
 - 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. $\frac{RIV}{1 + \frac{Aflatoxin}{300} + \frac{Vomitoxin}{10} + \frac{Other}{X}}$
 - b. For production containing Aflatoxin or any other substances or conditions (except for production containing Vomitoxin as detailed in C3 a above), the DF will be:
 - i. $VOMITOXIN \times \left(\frac{1}{1 + \frac{Aflatoxin}{300}} \right) \times \left(\frac{1}{1 + \frac{Other}{X}} \right)$
 - ii. $\frac{RIV}{1 + \frac{Aflatoxin}{300} + \frac{Vomitoxin}{10} + \frac{Other}{X}}$
 - c. $\frac{RIV}{1 + \frac{Aflatoxin}{300} + \frac{Vomitoxin}{10} + \frac{Other}{X}}$ unacceptable 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 insurance period, such production will not be adjusted for any quality deficiencies listed in Section C.

SECTION D - ZERO MARKET VALUE PRODUCTION

$RIV \times \left(\frac{1}{1 + \frac{Aflatoxin}{300}} \right) \times \left(\frac{1}{1 + \frac{Vomitoxin}{10}} \right) \times \left(\frac{1}{1 + \frac{Other}{X}} \right)$

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County: Hanson (061)

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* Local Market Price as defined in the applicable Basic, Crop, or these Provisions.

** %Disinterested third party-~~the~~ 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 ~~4~~ 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.

*****	%Insold + Grain that does not meet the definition of %sold.
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