

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|------------------------|
| Year: 2026 | Commodity: Barley (0091) | Use All Acreage |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Pershing (027) |

Program Dates for Insurable Types and Practices

| | | | | | |
|--|--|---------------------------------------|--|---|--|
| Sales Closing Date 10/31/2025 | Cancellation Date 10/31/2025 | Earliest Planting Date | Final Planting Date 10/31/2025 | End of Late Planting Period Date 11/10/2025 | Acreage Reporting Date 12/15/2025 |
| 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 12/15/2025 | Insured's Production Reporting Date 12/15/2026 |

| TP | Type | Practice |
|-------|------------|--------------------------------|
| T/P 1 | Winter 091 | Irrigated 002 |
| T/P 3 | Winter 091 | Organic(Certified) Irr. 702 |
| T/P 5 | Winter 091 | Organic(Transitional) Irr. 712 |

| | | | | | |
|--|--|---------------------------------------|--|--|--|
| Sales Closing Date 10/31/2025 | Cancellation Date 10/31/2025 | Earliest Planting Date | Final Planting Date 5/20/2026 | End of Late Planting Period Date 5/30/2026 | Acreage Reporting Date 6/15/2026 |
| 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 12/15/2025 | Insured's Production Reporting Date 12/15/2026 |

| TP | Type | Practice |
|-------|------------|--------------------------------|
| T/P 2 | Spring 092 | Irrigated 002 |
| T/P 4 | Spring 092 | Organic(Certified) Irr. 702 |
| T/P 6 | Spring 092 | 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.

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County: Pershing (027)

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Barley (0091)

Use: 1000-0000-0000

Date: 6/17/2025

Plan: Yield Protection (01)

County: Pershing (027)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 Basic Provisions.

- 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.

1. OPTION TO DELAY CLAIM SETTLEMENT:

- U) If you elect to delay claim settlement, 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.
- If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless you elect to delay claim settlement.
- 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.
- 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.
- 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.

2. EXTENSION OF TIME TO HARVEST

U) If you elect to delay claim settlement, 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.

3. EXTENSION OF TIME TO HARVEST

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County: Pershing (027)

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Q. 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 { ~ . c h A e e ^ } A [o e c ^ . l o e q A e s e . a e e ^ . l o @ O U W E Q A [~ A e c ^ . l o @ A e]] A i q : A e A e s e . a e e ^ . l o @ A e } a d s a e A e l o @ O U W E A [~ / S e e A q l s A A c p a A e a e & j i a e g e A q a c A e c q } . A H E A [A e e A e j] B e e i A e } l . . A [~ A l r e a A e l s l e A e c p ^ \ } o f A [~ / S e e E e A e Q e e e A e l s F e e l c p e Q A [~ A l A e } a e l A e A e c ^ . l o 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 , q l s A e . A e Q e c o A i [a e c q } A e A [o e j i a e a c A e A e s e A l q a e c o S e e A q l s A A c p a A e . q * l o A e j] B e e i A e l e . e e i a e a O E A [~ A ~ . o e j }] l e A e A e a { a e e 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 c e c ^ . e Q A [~ A i [a e c q } A ~ a e a . A e } a l A e a c q } A H E A [~ / S e e A q l s A A c p a A e A e } A e a a A e A e a c q } A H E

[illegible][illegible]

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 eligible for a payment under the program. The market value of the production shall be determined by the market value of the production at the time of the final inspection for the unit, except for production fed or used in any other manner.

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Special Provisions 2026 and Succeeding Crop Years

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County: Pershing (027)

- i. If a lower RIV is available for production sold at a distant market, the RIV at the distant market shall be used for production to the distant market, provided the resulting RIV does not exceed the RIV in your home market.
- ii. If a lower RIV is available for production sold at a distant market, the RIV at the distant market shall be used for production to the distant market, provided the resulting RIV does not exceed the RIV in your home market.
- iii. If a lower RIV is available for production sold at a distant market, the RIV at the distant market shall be used for production to the distant market, provided the resulting RIV does not exceed the RIV in your home market.

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Barley will be discounted for grade as specified within the Quality Adjustment Tab located in the AD.

Discounts for low test weight are as follows (U.S. No. 5 for Test Weight . 41 to . 42 lbs. to 36.0 lbs.; U.S. Sample Grade . 41 to . 42 lbs. and below):

| | |
|--------------------|---|
| Test Weight Pounds | DF |
| 36 and above | None |
| 35.99-30 | See Quality Adjustment Tab for Discount Factors |
| Below 30 | See section B |

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County: Pershing (027)

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| | |
|--------------|---|
| Damage % | DF |
| 10 and below | None |
| 10.01-34 | See Quality Adjustment Tab for Discount Factors |
| Above 34 | See Section B |

THIN BARLEY:

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| | |
|-----------------|---|
| Thin Barley % | DF |
| 75.00 and below | None |
| 75.01-100 | See Quality Adjustment Tab for Discount Factors |

SPECIAL GRADE DISCOUNTS:

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Black Barley, Ergoty, Blighted, or Smutty See section B

SAMPLE GRADE DISCOUNTS:

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SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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Special Provisions 2026 and Succeeding Crop Years

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County: Pershing (027)

Revenue Prot with Harvest Price Exclusion (03)

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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

[illegible]

For production that contains substances or conditions determined to be injurious to human or animal health, when applicable, adjustments will be made for levels of substances or conditions in excess of the amount allowed by the lower of the following:

- [illegible]

[illegible]

- [illegible]

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Barley (0091)

Use: 100% cash

Date: 6/17/2025

Plan: Yield Protection (01)

County: Pershing (027)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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. Unsold 60 days after the calendar date for the EOIP, fed, utilized in any other manner, or is sold to other than a disinterested third party, the DF will be 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 - 10.0 ppm | See Quality Adjustment Tab for Discount Factors |
| 10.1 ppm & above | See C3 below |

2. If the level of a substance or condition is less than the maximum allowable, adjust the production in the following manner.
 - a. If the level of a substance or condition is less than the maximum allowable, and the production is sold to a disinterested third party, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, and the production is sold to a disinterested third party, 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.
 - ii. If the level of a substance or condition is less than the maximum allowable, and the production is sold to a disinterested third party, 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.
 - iii. If the level of a substance or condition is less than the maximum allowable, and the production is sold to a disinterested third party, 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.
 - 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), the DF will be .500, added to the applicable DFs included in sections A, or B2 above.
 - 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, added to the applicable DFs included in sections A, or B2 above.
 - b. If the level of a substance or condition is less than the maximum allowable, and the production is sold to a disinterested third party, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, and the production is sold to a disinterested third party, 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.

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Year: 2026
Date: 6/17/2025
Commodity: Barley (0091)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
Use: 100%
County: Pershing (027)

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).

A

- 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. ...
i. ...
ii. ...
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. ...
ii. ...
c. ...

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Barley (0091)

Upland Cotton (001)

Date: 6/17/2025

Plan: Yield Protection (01)

County: Pershing (027)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- 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, $\frac{1}{2} \times \text{DF} \times \text{Yield} \times \text{Price}$ will be paid to the insured.

SECTION D - ZERO MARKET VALUE PRODUCTION

Zero market value production 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.

1. $\frac{1}{2} \times \text{DF} \times \text{Yield} \times \text{Price}$ will be paid to the insured.
2. $\frac{1}{2} \times \text{DF} \times \text{Yield} \times \text{Price}$ will be paid to the insured and will be adjusted as follows:
 - a. $\frac{1}{2} \times \text{DF} \times \text{Yield} \times \text{Price}$ will be the pre-established DFs.
 - b. $\frac{1}{2} \times \text{DF} \times \text{Yield} \times \text{Price}$ will be the pre-established DFs.
 - c. $\frac{1}{2} \times \text{DF} \times \text{Yield} \times \text{Price}$ will be the pre-established DFs.
3. $\frac{1}{2} \times \text{DF} \times \text{Yield} \times \text{Price}$ will be paid to the insured.

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