

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	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: Potter (107)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/15/2025	End of Late Planting Period Date 11/9/2025	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 04	Winter 011	Summerfallow 005 *5
T/P 06	Winter 011	Continuous Cropping 004 *4
T/P 08	Winter 011	Irrigated 002
T/P 13	Winter 011	Summerfallow(OC) 717 *5
T/P 15	Winter 011	Continuous Cropping(OC) 715 *4
T/P 17	Winter 011	Organic(Certified) Irr. 702
T/P 22	Winter 011	Summerfallow(OT) 718 *5
T/P 24	Winter 011	Continuous Cropping(OT) 716 *4
T/P 26	Winter 011	Organic(Transitional) Irr. 712

Sales Closing Date 3/15/2026	Cancellation Date 9/30/2025	Earliest Planting Date 3/16/2026	Final Planting Date 5/15/2026	End of Late Planting Period Date 6/9/2026	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	Durum (Spring) 018	Summerfallow 005 *5

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 NAWC or Oa [ca] ID
County: Potter (107)

TP	Type	Practice
T/P 02	Durum (Spring) 018	Continuous Cropping 004 *4
T/P 03	Durum (Spring) 018	Irrigated 002
T/P 05	Spring 012	Summerfallow 005 *5
T/P 07	Spring 012	Continuous Cropping 004 *4
T/P 09	Spring 012	Irrigated 002
T/P 10	Durum (Spring) 018	Summerfallow(OC) 717 *5
T/P 11	Durum (Spring) 018	Continuous Cropping(OC) 715 *4
T/P 12	Durum (Spring) 018	Organic(Certified) Irr. 702
T/P 14	Spring 012	Summerfallow(OC) 717 *5
T/P 16	Spring 012	Continuous Cropping(OC) 715 *4
T/P 18	Spring 012	Organic(Certified) Irr. 702
T/P 19	Durum (Spring) 018	Summerfallow(OT) 718 *5
T/P 20	Durum (Spring) 018	Continuous Cropping(OT) 716 *4
T/P 21	Durum (Spring) 018	Organic(Transitional) Irr. 712
T/P 23	Spring 012	Summerfallow(OT) 718 *5
T/P 25	Spring 012	Continuous Cropping(OT) 716 *4
T/P 27	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.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: 100% of Acreage

Date: 6/17/2025

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

County: Potter (107)

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 :

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
3. Any additional plant re-growth 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:
 - 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.

Special Provisions 2026 and Succeeding Crop Years

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County: Potter (107)

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>.

GENERAL STATEMENTS:

Special Provisions 2026 and Succeeding Crop Years

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County: Potter (107)

V@ADF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in

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Special Provisions 2026 and Succeeding Crop Years

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County: Potter (107)

Special Provisions 2026 and Succeeding Crop Years

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County: Potter (107)

- 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 other wheat, Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 50 lbs.; U.S. Sample Grade . 45 lbs. 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

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

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

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use HRS, DUM, or SWS
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Potter (107)

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 average of the following three factors is 10% or more, 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

For all classes of wheat, if the average of the following three factors is 10% or more, 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:

For all classes of wheat, if the average of the following three factors is 10% or more, the production is not eligible for any additional discount factor in the Falling Number 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:

All Other Classes of wheat will be discounted for falling number, regardless of U.S. grade designation as follows:

Special Provisions 2026 and Succeeding Crop Years

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County: Potter (107)

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

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use 100% of Oat as ID

Date: 6/17/2025

Plan: Yield Protection (01)

County: Potter (107)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- a. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ 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. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.

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. $\frac{\text{Substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.}}$
 - a. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - i. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - ii. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - iii. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - 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 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. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Underlying Contract: C

Date: 6/17/2025

Plan: Yield Protection (01)

County: Potter (107)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- 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 third party, the claimant must provide a written statement from the third party, signed by the third party, stating that the claimant is a third party and is not the producer of the crop.
 - i. If the claimant is a third party, the claimant must provide a written statement from the third party, signed by the third party, stating that the claimant is a third party and is not the producer of the crop.
 - ii. If the claimant is a third party, the claimant must provide a written statement from the third party, signed by the third party, stating that the claimant is a third party and is not the producer of the crop.
 - b. If the claimant is the producer of the crop, the claimant must provide a written statement from the claimant, signed by the claimant, stating that the claimant is the producer of the crop.
 - i. If the claimant is the producer of the crop, the claimant must provide a written statement from the claimant, signed by the claimant, stating that the claimant is the producer of the crop.
 - ii. If the claimant is the producer of the crop, the claimant must provide a written statement from the claimant, signed by the claimant, stating that the claimant is the producer of the crop.
 - c. If the claimant is the producer of the crop, the claimant must provide a written statement from the claimant, signed by the claimant, stating that the claimant is the producer of the crop.
 - 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

Special Provisions 2026 and Succeeding Crop Years

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SECTION D - ZERO MARKET VALUE PRODUCTION

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*	%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-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.