

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|--------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All Practices as CFP |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Banner (007) |

Program Dates for Insurable Types and Practices

| | | | | | |
|---|--|--------------------------------------|--|---|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 10/5/2025 | End of Late Planting Period Date 10/20/2025 | 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 11/14/2025 | Insured's Production Reporting Date 11/14/2026 |

| TP | Type | Practice |
|-------|------------|--------------------------------|
| T/P 1 | Winter 011 | Summerfallow 005 *4 |
| T/P 2 | Winter 011 | Continuous Cropping 004 *3 |
| T/P 3 | Winter 011 | Irrigated 002 |
| T/P 4 | Winter 011 | Summerfallow(OC) 717 *4 |
| T/P 5 | Winter 011 | Continuous Cropping(OC) 715 *3 |
| T/P 6 | Winter 011 | Organic(Certified) Irr. 702 |
| T/P 7 | Winter 011 | Summerfallow(OT) 718 *4 |
| T/P 8 | Winter 011 | Continuous Cropping(OT) 716 *3 |
| T/P 9 | Winter 011 | 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.

Practice

*3 Continuous Cropping . Any non-irrigated production practice that does not qualify as a summerfallow practice.

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Year: 2026 Commodity: Wheat (0011) Use: 0000 Acreage: 0.00 FD
Date: 6/17/2025 Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03) County: Banner (007)

*4 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.
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

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.

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Use: 0000-0000-0000

Date: 6/17/2025

Plan: Yield Protection (01)

County: Banner (007)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

Insurance Availability

Any fall planted acreage on which seed is spread onto the soil surface by any method (e.g. airplane or otherwise broadcast seeded) and is subsequently mechanically incorporated into the soil, will be insurable only if you request an inspection for this acreage within 72 hours after the final planting date or within 72 hours after you complete incorporating the seed if you plant in the late planting period, and we agree in writing that the acreage has an adequate stand to produce the yield used to determine your production guarantee. No coverage will be provided if an adequate stand is not established within 30 days after the end of the late planting period or within 30 days after the final planting date if no late planting period is applicable. Insurance will attach to acreage with an adequate stand on the date the acreage is inspected.

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:

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V@A~ a A A b • d ^ } a A q | A U O D A F E E A a ~ • A @ A { A A @ A } | a A ^ A O a & | ^ } a A q | • A O D A c | ^ • ^ a A ^ | , A a A @ ^ E | a A ^ A & a a E V @ A { A A | A a } | a A ^ A O A a A A a A A F E E E A U | ^ A @ A ~ a A A b • d ^ } a A q | • A } | a A @ ^ A A A ^ A } • a A ^ A A A A c | { a a * A | [a ~ &q } A | A } } a A | A c @ A ~ a A adjustment factors are considered in determining production to count.

V@A | [a ~ &q } A | A } ^ A { a a * A a ^ A A | , a A ^ A a ~ &q } • A A | [• • A | [a ~ &q } A A a & | a a & A a A @ A } | a A ^ A O [] A U | [a a } • A A ~ | a | a A A A @ A U O D A [a • • A than zero) to determine net production to count.

U | [a ~ &q } A qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under U^&q } • A A | A O A a A [a A c A

W | ^ • • A 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,

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| | | |
|-----------------|--|----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use of DF |
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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 the insurance period.

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.

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.

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 following:

- 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.

A

1. OPTION TO DELAY CLAIM SETTLEMENT

- 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.
- For any production sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.
- For any production sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.
- For any production sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.
- For any production sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.
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- For any production sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.

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County: Banner (007)

2. SECTION 14(e) OF THE BASIC PROVISIONS

3. EXTENSION OF TIME TO HARVEST

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If you elect to delay measurement of farm stored production as provided in the Basic Provisions, all samples of farm stored production used to determine insurable 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 be eligible for payment.

[illegible]

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Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Unit: 1000 bushels |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Banner (007) |

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 included in the calculation of the RIV, except for production fed or used in any other manner.

7. REDUCTION IN VALUE (RIV):

RIV is calculated as follows:

- 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. RIVs may be used to transport production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. RIVs may be used to transport production to the distant market, provided the resulting RIV does not exceed the RIV before conditioning.
 - iv. RIVs may be used to transport production to the distant market, provided the resulting RIV does not exceed the RIV before conditioning.

SECTION A - DISCOUNT FACTOR CHARTS

U) Discount factor for wheat is calculated as follows: Discount factor = 1 - (Discount rate * Weight of discount factor) / 100

Discount rate is calculated as follows: Discount rate = (Discount factor / Weight of discount factor) * 100

GRADE DISCOUNT:

Grade discount is calculated as follows: Grade discount = (Grade discount rate * Weight of grade discount) / 100

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| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Banner (007) |

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- “ U.S. Grade No. 5 for Kernel Damage - 10.01% to 15.0%
- “ U.S. Grade No. 5 for Total Defects - 12.01% to 20.0%
- “ 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 Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . Á ÚJÁbs. to 50 lbs.; U.S. Sample Grade . Á ÚJÁbs. 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 |

For all Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . Á ÚJÁbs. to 51 lbs.; U.S. Sample Grade . Á ÚJÁbs. and below):

| Test Weight Pounds | DF |
|--------------------|---|
| 50.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

kernels.

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

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

Use: 0000
County: Banner (007)

| | |
|--------------|---|
| 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 |

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.

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

FALLING NUMBER DISCOUNTS:

Equipment and procedure used to perform what is generally referred to as a "quick test" or "falling number" test. If the production is not eligible for any further sprout damage discount in the Defects 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:

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All or None |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Banner (007) |

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 |

Ä

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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SPECIAL GRADE DISCOUNTS:

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SAMPLE GRADE DISCOUNTS:

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SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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1. If sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the sum of all RIVs applied by the buyer due to all

Special Provisions
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Year: 2026

Commodity: Wheat (0011)

Upland Cotton (001)

Date: 6/17/2025

Plan: Yield Protection (01)

County: Banner (007)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

falling number.

2. (unless you elect to delay settlement as specified in the General Statements above).

3.

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

sections A or B above, except as shown in C3 below.

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

from such flood-damaged acreage and commingle with production from acreage not damaged by flood, such commingled production will not be adjusted for any quality deficiencies listed in Section C.

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

-
-
-

-

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use of the DF

Date: 6/17/2025

Plan: Yield Protection (01)

County: Banner (007)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

For the purpose of this provision, 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.

- a. 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.
- 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. 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.

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. For the purpose of this provision, 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.
- a. 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.
- i. 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.
- ii. 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.
- iii. 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.
- 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. 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.

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Year: 2026

Commodity: Wheat (0011)

Use: 0000^a:ae\ae\FD

Date: 6/17/2025

Plan: Yield Protection (01)

County: Banner (007)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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. $\mathcal{Q} \{ \text{Aflatoxin level} \} \text{ is } \leq 300.1 \text{ ppb}$ applicable DFs included in sections A or B2 above.
- ii. $\mathcal{Q} \{ \text{Aflatoxin level} \} \text{ is } > 300.1 \text{ ppb}$ to the applicable DFs included in sections A or B2 above.
- iii. $\mathcal{Q} \{ \text{Aflatoxin level} \} \text{ is } > 300.1 \text{ ppb}$ applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

| Aflatoxin Range | DF |
|-------------------|---|
| ≤ 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. $\mathcal{Q} \{ \text{Aflatoxin level} \} \text{ is } > 300.1 \text{ ppb}$
 - i. $\text{Vomitoxin level} \leq 10 \text{ ppm}$ disinterested third party; or
 - ii. $\text{Vomitoxin level} > 10 \text{ ppm}$
 - b. $\mathcal{Q} \{ \text{Aflatoxin level} \} \text{ is } > 300.1 \text{ ppb}$ will be:
 - i. $\text{Vomitoxin level} \leq 10 \text{ ppm}$ into commercial storage prior to being sold.
 - ii. $\text{Vomitoxin level} > 10 \text{ ppm}$
 - c. $\mathcal{Q} \{ \text{Aflatoxin level} \} \text{ is } > 300.1 \text{ ppb}$ unacceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.

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|-----------------|--|--|
| Year: 2026 | Commodity: Wheat (0011) | Use of RVP: <input checked="" type="checkbox"/> FD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Banner (007) |

- 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.

SECTION D - ZERO MARKET VALUE PRODUCTION

01. If a producer destroys (or refuses to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:

1. V@A0A q|A^FEEA~&Q|:[a~&q } A^A^d[^aA Aa a } ^|AaA] ca|A A^E
2. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
 - a. 01. If a producer destroys (or refuses to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
 - b. 01. If a producer destroys (or refuses to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. GA[^A^d[^A|:[a~&q } A~aa~a* A } a^|A^&q } OH Aa a } ^|A } aa] ca|A A^E~&Q|:[a~&q } A q|A[a^Aab~c^A| A } ^A~aa A^A } &a^Aa^A A^A^&q } OBA[^A|:[a~&q } A^A^d[^A|A~^A A^A^d[^A~&Q|:[a~&q } AaAa A q|A[a^A{ } |^c^A } qA~&Q|:[a~&q } A A|aAaA qA^a A } ^A@|A manner, or destroyed unless Section C3d applies. An automatic 30 day extension of time will be allowed for you to submit your claim for indemnity.

| | |
|-------|--|
| * | %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. |