

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use NRC's 15% FHD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Spalding (255)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 11/20/2025	End of Late Planting Period Date 11/25/2025	Acreage Reporting Date 1/15/2026
Premium Billing Date 7/1/2026	End of Insurance Date 7/31/2026	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	Non-Irrigated 003
T/P 2	Winter 011	Irrigated 002
T/P 3	Winter 011	Organic(Certified) Non-Irr. 713
T/P 4	Winter 011	Organic(Certified) Irr. 702
T/P 5	Winter 011	Organic(Transitional) Non-Irr. 714
T/P 6	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.

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.

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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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.

Quality

GENERAL STATEMENTS:

For all quality adjustment purposes, the following factors shall be used:

For all quality adjustment purposes, the following factors shall be used: adjustment factors are considered in determining production to count.

For all quality adjustment purposes, the following factors shall be used: (than zero) to determine net production to count.

For all quality adjustment purposes, the following factors shall be used: Qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under

For all quality adjustment purposes, the following factors shall be used: 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, 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

For all quality adjustment purposes, the following factors shall be used: 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

For all quality adjustment purposes, the following factors shall be used: 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 all quality adjustment purposes, the following factors shall be used: For production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in

- For all quality adjustment purposes, the following factors shall be used: For production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in
- 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.
- For all quality adjustment purposes, the following factors shall be used: 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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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

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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

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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 sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

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 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;
- Processing; or

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County: Spalding (255)

- ## SECTION A - DISCOUNT FACTOR CHARTS

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- Only one DF for grade can be applied.

For all other 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):

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Use: HRS

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Test Weight Pounds	DF
50 and above	None
49.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

Grain @ 50 lbs. or more per bushel of P&H shall be * 100% of the P&H value. Grain @ 44 lbs. or more per bushel of P&H shall be * 90% of the P&H value. Grain @ 40 lbs. or more per bushel of P&H shall be * 80% of the P&H value. Grain @ 35 lbs. or more per bushel of P&H shall be * 70% of the P&H value. Grain @ 30 lbs. or more per bushel of P&H shall be * 60% of the P&H value. Grain @ 25 lbs. or more per bushel of P&H shall be * 50% of the P&H value. Grain @ 20 lbs. or more per bushel of P&H shall be * 40% of the P&H value. Grain @ 15 lbs. or more per bushel of P&H shall be * 30% of the P&H value. Grain @ 10 lbs. or more per bushel of P&H shall be * 20% of the P&H value. Grain @ 5 lbs. or more per bushel of P&H shall be * 10% of the P&H value. Grain @ 0 lbs. or more per bushel of P&H shall be * 0% of the P&H value. U.S. Sample Grade . Abs. to 51 lbs.; U.S. Sample Grade . Abs. and below):

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

Grain @ 50 lbs. or more per bushel of P&H shall be * 100% of the P&H value. Grain @ 44 lbs. or more per bushel of P&H shall be * 90% of the P&H value. Grain @ 40 lbs. or more per bushel of P&H shall be * 80% of the P&H value. Grain @ 35 lbs. or more per bushel of P&H shall be * 70% of the P&H value. Grain @ 30 lbs. or more per bushel of P&H shall be * 60% of the P&H value. Grain @ 25 lbs. or more per bushel of P&H shall be * 50% of the P&H value. Grain @ 20 lbs. or more per bushel of P&H shall be * 40% of the P&H value. Grain @ 15 lbs. or more per bushel of P&H shall be * 30% of the P&H value. Grain @ 10 lbs. or more per bushel of P&H shall be * 20% of the P&H value. Grain @ 5 lbs. or more per bushel of P&H shall be * 10% of the P&H value. Grain @ 0 lbs. or more per bushel of P&H shall be * 0% of the P&H value. U.S. Sample Grade . Abs. to 51 lbs.; U.S. Sample Grade . Abs. and below):

Grain @ 50 lbs. or more per bushel of P&H shall be * 100% of the P&H value. Grain @ 44 lbs. or more per bushel of P&H shall be * 90% of the P&H value. Grain @ 40 lbs. or more per bushel of P&H shall be * 80% of the P&H value. Grain @ 35 lbs. or more per bushel of P&H shall be * 70% of the P&H value. Grain @ 30 lbs. or more per bushel of P&H shall be * 60% of the P&H value. Grain @ 25 lbs. or more per bushel of P&H shall be * 50% of the P&H value. Grain @ 20 lbs. or more per bushel of P&H shall be * 40% of the P&H value. Grain @ 15 lbs. or more per bushel of P&H shall be * 30% of the P&H value. Grain @ 10 lbs. or more per bushel of P&H shall be * 20% of the P&H value. Grain @ 5 lbs. or more per bushel of P&H shall be * 10% of the P&H value. Grain @ 0 lbs. or more per bushel of P&H shall be * 0% of the P&H value. U.S. Sample Grade . Abs. to 51 lbs.; U.S. Sample Grade . Abs. and below):

SRW, HRW, and HWW 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

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

Grain @ 50 lbs. or more per bushel of P&H shall be * 100% of the P&H value. Grain @ 44 lbs. or more per bushel of P&H shall be * 90% of the P&H value. Grain @ 40 lbs. or more per bushel of P&H shall be * 80% of the P&H value. Grain @ 35 lbs. or more per bushel of P&H shall be * 70% of the P&H value. Grain @ 30 lbs. or more per bushel of P&H shall be * 60% of the P&H value. Grain @ 25 lbs. or more per bushel of P&H shall be * 50% of the P&H value. Grain @ 20 lbs. or more per bushel of P&H shall be * 40% of the P&H value. Grain @ 15 lbs. or more per bushel of P&H shall be * 30% of the P&H value. Grain @ 10 lbs. or more per bushel of P&H shall be * 20% of the P&H value. Grain @ 5 lbs. or more per bushel of P&H shall be * 10% of the P&H value. Grain @ 0 lbs. or more per bushel of P&H shall be * 0% of the P&H value. U.S. Sample Grade . Abs. to 51 lbs.; U.S. Sample Grade . Abs. and below):

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Revenue Prot with Harvest Price Exclusion (03)

County: Spalding (255)

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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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:

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Equipment and procedure used to perform what is generally referred to as a quick test-Ä^Ä [c&Ä] cä^ÄV @} Ä ![ä &ä } Ä äÖÄ ![~ ¨Öæ æ^ÄÄä & ~ } c^äÄ ÄÖÖÄ
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.

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:

Falling Number Range	DF
299-200	See Quality Adjustment Tab for Discount Factors
Below 200	See Section B

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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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Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

2. If a substance or condition with a level less than the maximum allowable, adjust the production in the following manner.
 - a. If a substance or condition with a level less than the maximum allowable, adjust the production in the following manner:
 - i. If a substance or condition with a level less than the maximum allowable, adjust the production in the following manner:
 - all insurable quality deficiencies, and that value divided by the local market price.
 - ii. If a substance or condition with a level less than the maximum allowable, adjust the production in the following manner:
 - 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 above.
 - iii. If a substance or condition with a level less than the maximum allowable, adjust the production in the following manner:
 - 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. If a substance or condition with a level less than the maximum allowable, adjust the production in the following manner:
 - i. If a substance or condition with a level less than the maximum allowable, adjust the production in the following manner:
 - applicable DFs included in sections A or B2 above.
 - ii. If a substance or condition with a level less than the maximum allowable, adjust the production in the following manner:
 - to the applicable DFs included in sections A or B2 above.
 - iii. If a substance or condition with a level less than the maximum allowable, adjust the production in the following manner:
 - 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

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1. 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. For production in Section A or B, such production will not be adjusted for any quality deficiencies listed in Section C.
 - b. For production in Section C1, such production will not be adjusted for any quality deficiencies listed in Section C.
 - c. For production in Section C2, such production will not be adjusted for any quality deficiencies listed in Section C.
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. For production in Section A or B, such production will not be adjusted for any quality deficiencies listed in Section C.
 - b. For production in Section C1, such production will not be adjusted for any quality deficiencies listed in Section C.
 - c. For production in Section C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. 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. For production in Section A or B, such production will not be adjusted for any quality deficiencies listed in Section C.
 - b. For production in Section C1, such production will not be adjusted for any quality deficiencies listed in Section C.
 - c. For production in Section C2, such production will not be adjusted for any quality deficiencies listed in Section C.

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Commodity: Wheat (0011)

Use: 0000

Date: 6/17/2025

Plan: Yield Protection (01)
Revenue Protection (02)
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County: Spalding (255)

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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-As 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.