

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All, R, A, CH D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Hunterdon (019)

### Program Dates for Insurable Types and Practices

<b>Sales Closing Date</b> 9/30/2025	<b>Cancellation Date</b> 9/30/2025	<b>Earliest Planting Date</b>	<b>Final Planting Date</b> 10/31/2025	<b>End of Late Planting Period Date</b> 11/15/2025	<b>Acreage Reporting Date</b> 11/15/2025
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 7/31/2026	<b>Termination Date</b> 9/30/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 11/14/2025	<b>Insured's Production Reporting Date</b> 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 the purpose of this section, the following definitions apply:

**Quality Adjustment:** The process of adjusting the production to count based on the quality of the production. The quality adjustment factors are considered in determining production to count.

**Net Production:** The production to count minus the production that is not counted (e.g., production that is not counted due to quality adjustment factors).

**Qualifying for quality adjustment:** Production that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under the quality adjustment factors.

**Harvest Extension:** 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.

**Production Qualifying for Quality Adjustment:** 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 end of the insurance period.

**Production Qualifying for Quality Adjustment:** 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.

**Quality Adjustment Factors:** 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 quality adjustment factors.

- Quality Adjustment Factors: The quality adjustment factors are considered in determining production to count.
- 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.
- Quality Adjustment Factors: The quality adjustment factors are considered in determining production to count.

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County: Hunterdon (019)

## 1. OPTION TO DELAY CLAIM SETTLEMENT

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The statement does not supersede the provisions contained in section 14 (e) in the Basic Provisions.

Unless 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 the Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period (EOIP).

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County: Hunterdon (019)

## 5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

## 6. ZERO MARKET VALUE

### 7. REDUCTION IN VALUE (RIV):

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## Special Provisions 2026 and Succeeding Crop Years

County: Hunterdon (019)

- ## 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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Year: 2026

Commodity: Wheat (0011)

Use Month: April - May

Date: 6/17/2025

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

County: Hunterdon (019)

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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Year: 2026
Date: 6/17/2025
Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
U.S. Grade: Hard Red Winter
County: Hunterdon (019)

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.

Table with 2 columns: Sprout Damage Percent, DF. Rows: 10 and below (None), 10.01 - 15.0 (See Quality Adjustmntent 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" as shown in the 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:

Table with 2 columns: Falling Number Range, DF. Rows: 299-200 (See Quality Adjustment Tab for Discount Factors), Below 200 (See Section B)

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Falling Numbers - Durum:

Table with 2 columns: Falling Numbers Range, DF. Rows: 299-200 (See Quality Adjustment Tab for Discount Factors), Below 200 (See Section B)

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County: Hunterdon (019)

SPECIAL GRADE DISCOUNTS:

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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 falling number.
2. (unless you elect to delay settlement as specified in the General Statements above).
- 3.

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County: Hunterdon (019)

### Revenue Prot with Harvest Price Exclusion (03)

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

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- DFs for Vomitoxin:

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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Farm Income Tax ID

Date: 6/17/2025

Plan: Yield Protection (01)

County: Hunterdon (019)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

2. If the level of a substance or condition with a level less than the maximum allowable, adjust the production in the following manner.
  - a. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be:
    - i. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price.
    - ii. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above.
    - iii. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price, plus 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, plus the applicable DFs included in sections A or B2 above.
  - b. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be:
    - i. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above.
    - ii. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above.
    - iii. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 to 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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County: Hunterdon (019)

a. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

i. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

ii. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

b. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

i. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

ii. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

c. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

d. If production qualifying under Section C3 remains unsold, or is 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.

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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Upland Soybean (001)
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Hunterdon (019)

• If the crop is damaged by flood waters, the crop may be destroyed in any 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.