

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All Wheat
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Juab (023)

Program Dates for Insurable Types and Practices

Sales Closing Date	Cancellation Date	Earliest Planting Date	Final Planting Date	End of Late Planting Period Date	Acreage Reporting Date
10/31/2025	10/31/2025		11/15/2025	11/25/2025	12/15/2025
Premium Billing Date	End of Insurance Date	Termination Date	Contract Change Date	Production Reporting Date	Insured's Production Reporting Date
8/15/2026	10/31/2026	11/30/2026	6/30/2026	12/15/2025	12/15/2026
TP	Type		Practice		
T/P 03	Winter 011		Irrigated 002		
T/P 07	Winter 011		Organic(Certified) Irr. 702		
T/P 11	Winter 011		Organic(Transitional) Irr. 712		

Sales Closing Date	Cancellation Date	Earliest Planting Date	Final Planting Date	End of Late Planting Period Date	Acreage Reporting Date
10/31/2025	10/31/2025		10/31/2025	11/10/2025	12/15/2025
Premium Billing Date	End of Insurance Date	Termination Date	Contract Change Date	Production Reporting Date	Insured's Production Reporting Date
8/15/2026	10/31/2026	11/30/2026	6/30/2026	12/15/2025	12/15/2026
TP	Type		Practice		
T/P 01	Winter 011		Summerfallow 005 *4		
T/P 05	Winter 011		Summerfallow(OC) 717 *4		
T/P 09	Winter 011		Summerfallow(OT) 718 *4		

Sales Closing Date	Cancellation Date	Earliest Planting Date	Final Planting Date	End of Late Planting Period Date	Acreage Reporting Date
10/31/2025	10/31/2025		5/15/2026	5/25/2026	7/15/2026
Premium Billing Date	End of Insurance Date	Termination Date	Contract Change Date	Production Reporting Date	Insured's Production Reporting Date

Special Provisions
2026 and Succeeding Crop Years

Year: 2026 Commodity: Wheat (0011) Use: 1000Wheat JD
Date: 6/17/2025 Plan: Yield Protection (01) County: Juab (023)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Table with 6 columns: Date (8/15/2026, 10/31/2026, 11/30/2026, 6/30/2026, 12/15/2025, 12/15/2026) and 2 rows of TP (T/P 04, T/P 08, T/P 12) with Type (Spring 012) and Practice (Irrigated 002, Organic(Certified) Irr. 702, Organic(Transitional) Irr. 712).

Table with 6 columns: Sales Closing Date (10/31/2025), Cancellation Date (10/31/2025), Earliest Planting Date, Final Planting Date (4/15/2026), End of Late Planting Period Date (4/25/2026), 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 (12/15/2025), Insured's Production Reporting Date (12/15/2026).

Table with 3 columns: TP (T/P 02, T/P 06, T/P 10), Type (Spring 012), and Practice (Summerfallow 005 *4, Summerfallow(OC) 717 *4, Summerfallow(OT) 718 *4).

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.
Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2026 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.
Practice
*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

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2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 1000W260
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Juab (023)

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 August 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 May 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.

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>.

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:

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)

Unit: 1000 bushels
County: Juab (023)

For the purpose of this section, the following definitions apply:

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- For the purpose of this section, the following definitions apply:
- 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 the purpose of this section, the following definitions apply:

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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

Special Provisions
2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 100W2600 JD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Juab (023)

after the calendar date for the EOIP.

- b. If you are prevented from harvesting by the calendar date for the EOIP due to an insurable cause of damage that occurred during the insurance period 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 taken from the crop 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 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 harvest the crop.
- c. If you are prevented from harvesting by the calendar date for the EOIP due to an insurable cause of damage that occurred during the insurance period 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 taken from the crop 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 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 harvest the crop.
- d. 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.
- e. If you are prevented from harvesting by the calendar date for the EOIP due to an insurable cause of damage that occurred during the insurance period 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 taken from the crop 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 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 harvest the crop.
- f. If you are prevented from harvesting by the calendar date for the EOIP due to an insurable cause of damage that occurred during the insurance period 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 taken from the crop 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 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 harvest the crop.
- g. VOTER: If you are prevented from harvesting by the calendar date for the EOIP due to an insurable cause of damage that occurred during the insurance period 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 taken from the crop 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 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 harvest the crop.

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2. SECTION 14(e) OF 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).

3. EXTENSION OF TIME TO HARVEST

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).

If we determine you are prevented from harvesting by the calendar date for the EOIP due to an insurable cause of damage that occurred during the insurance period 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 taken from the crop 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 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 harvest the crop.

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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

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: HWW
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Juab (023)

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

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

SWW, HRS, and DUM 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

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

Defects %	DF
10 and below	None
10.01-35	See Quality Adjustment Tab for Discount Factors
Above 35	See section B

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 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.

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 111W20 JD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Juab (023)

Sprout Damage Percent	DF
10 and below	None
10.01 - 15.0	See Quality Adjustmtent 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" as Á [Á88^] çá^ÁY @} Á!| á^ &á } Á á@!|! ~ Áæ æ^Á Áá & ~ } ç^á Á Á Á
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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SPECIAL GRADE DISCOUNTS:

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 10000000 JD
Date: 6/17/2025	Plan: Yield Protection (01)	County: Juab (023)
	Revenue Protection (02)	
	Revenue Prot with Harvest Price Exclusion (03)	

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 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

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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

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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)

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County: Juab (023)

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

- $$V @ \frac{A}{B} \times \frac{C}{D} \times \frac{E}{F} \times \frac{G}{H} \times \frac{I}{J} \times \frac{K}{L} \times \frac{M}{N} \times \frac{O}{P} \times \frac{Q}{R} \times \frac{S}{T} \times \frac{U}{V} \times \frac{W}{X} \times \frac{Y}{Z}$$
- $$C @ \frac{A}{B} \times \frac{C}{D} \times \frac{E}{F} \times \frac{G}{H} \times \frac{I}{J} \times \frac{K}{L} \times \frac{M}{N} \times \frac{O}{P} \times \frac{Q}{R} \times \frac{S}{T} \times \frac{U}{V} \times \frac{W}{X} \times \frac{Y}{Z}$$
- $$C @ \frac{A}{B} \times \frac{C}{D} \times \frac{E}{F} \times \frac{G}{H} \times \frac{I}{J} \times \frac{K}{L} \times \frac{M}{N} \times \frac{O}{P} \times \frac{Q}{R} \times \frac{S}{T} \times \frac{U}{V} \times \frac{W}{X} \times \frac{Y}{Z}$$

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

- substances or conditions in excess of the amount allowed by the lower of the following:
 - insurable quality deficiencies, and that value divided by the local market price.
 - 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.
 - all insurable quality deficiencies, 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

- substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - put into commercial storage without going into on farm storage, the DF will be:
 - all insurable quality deficiencies, and that value divided by the local market price.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 00000000 JD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Juab (023)

disinterested third party; or

- ii. If the insured is not a producer of the insured crop, the insured shall not be eligible for a payment under this policy.
- b. If the insured is a producer of the insured crop, the insured shall be eligible for a payment under this policy if the insured is a producer of the insured crop in the county of Juab, Utah, for the crop year 2026 and succeeding crop years.
- i. The insured shall be eligible for a payment under this policy if the insured is a producer of the insured crop in the county of Juab, Utah, for the crop year 2026 and succeeding crop years.
- ii. If the insured is a producer of the insured crop, the insured shall be eligible for a payment under this policy if the insured is a producer of the insured crop in the county of Juab, Utah, for the crop year 2026 and succeeding crop years.
- c. If the insured is a producer of the insured crop, the insured shall be eligible for a payment under this policy if the insured is a producer of the insured crop in the county of Juab, Utah, for the crop year 2026 and succeeding crop years.
- 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

If the insured is a producer of the insured crop, the insured shall be eligible for a payment under this policy if the insured is a producer of the insured crop in the county of Juab, Utah, for the crop year 2026 and succeeding crop years.

1. The insured shall be eligible for a payment under this policy if the insured is a producer of the insured crop in the county of Juab, Utah, for the crop year 2026 and succeeding crop years.
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. If the insured is a producer of the insured crop, the insured shall be eligible for a payment under this policy if the insured is a producer of the insured crop in the county of Juab, Utah, for the crop year 2026 and succeeding crop years.
 - b. If the insured is a producer of the insured crop, the insured shall be eligible for a payment under this policy if the insured is a producer of the insured crop in the county of Juab, Utah, for the crop year 2026 and succeeding crop years.
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. If the insured is a producer of the insured crop, the insured shall be eligible for a payment under this policy if the insured is a producer of the insured crop in the county of Juab, Utah, for the crop year 2026 and succeeding crop years.

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 000000 JD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Juab (023)

*	%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.