

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or None as FID
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Hancock (059)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/20/2025	End of Late Planting Period Date 10/25/2025	Acreage Reporting Date 12/15/2025
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	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>.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Grade No. 5 for

Date: 6/17/2025

Plan: Yield Protection (01)

County: Hancock (059)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- 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. ~~When a producer markets wheat production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~
 - iii. ~~When a producer markets wheat production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~
 - iv. ~~V@Ä @æ&æ•••PæåÄ^åÄ å ç!ÄÜY ÄÜ [-Ä @ÄY @æÄY Y ÄPæåÄ @ÄY @æÄY Y ÄPæåÄ^åÄ] iå *ÄPÜÜÄÜ " { ÄÜWT ÄÜ [-Ä^åÄ å ç!ÄÜY ÄÜ å!Ä^åÄ & " ç!ÄÜ [Ä^åÄ] ^ååååÄ Ä@ÄÜ~ ääc Ääb•ä ^) äVæ& [] æå^åÄ Ä@ÄÜÄ~~

SECTION A - DISCOUNT FACTOR CHARTS

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GRADE DISCOUNT:

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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:

~~ÄPæåÄ^åÄ~~ Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . Ä ÇÈJÄbs. to 50 lbs.; U.S. Sample Grade . Ä JÈJÄbs. and below):

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Hancock (059)

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

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

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

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

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

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

SRW, HRW, and HWW 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

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

Special Provisions 2026 and Succeeding Crop Years

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SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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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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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

Special Provisions
2026 and Succeeding Crop Years

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Commodity: Wheat (0011)

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Date: 6/17/2025

Plan: Yield Protection (01)

County: Hancock (059)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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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
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falling number.
2. Q!Á}•|jaÁ!|ã&q}Á!Á!|ã&q}Á!jaÁ!@Á@Áæããq ç!^•çÁ@Áæ çÁ!q!Á Á!Áæ•Áæ!Á@Áæ^}æãæÁ!Á@ÁÖÜÊ@ÁÖQ q!Á^ÆÊÊÁ
(unless you elect to delay settlement as specified in the General Statements above).
3. QÁ}•|jaÁ!Áæ•Áæ!Á@Áæ^}æãæÁ!Á@ÁÖÜÊÁæãqã^aÁ Áq^Á@Á æ}^!Á!Á!|jaÁ!@Á@Áæããq ç!^•çÁ@Áæ çÁ@ÁÖQ q!Á^ÆÊÊÁ

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

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

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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

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County: Hancock (059)

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

- [illegible]

- DFs for Vomitoxin:

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County: Hancock (059)

2. If you elect to delay settlement, you must adjust the production of the substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
- If you elect to delay settlement, the DF will be:
 - all insurable quality deficiencies, and that value divided by the local market price.
 - 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.
 - 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.
 - 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.
 - If you elect to delay settlement, the DF will be:
 - applicable DFs included in sections A or B2 above.
 - to the applicable DFs included in sections A or B2 above.
 - applicable DFs included in sections A or B3 above.

Aflatoxin Range	DF
0.1 - 100 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below

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