

Special Provisions 2026 and Succeeding Crop Years

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County: Franklin (041)

Program Dates for Insurable Types and Practices

**Acreage Reporting
Date**
12/15/2025

**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

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on Farm Serial Number (FSN) and any other method specified in the Basic Provisions or Crop Provisions except section or section equivalent. To be eligible for the available methods of optional unit division, you must meet all applicable requirements.

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.

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| | | |
|-----------------|--|--------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use NRCSS if a crop year |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Franklin (041) |

Premium

Any acreage in this county with a high risk area designation on the actuarial map will have a rate adjusted in accordance with the high risk area and map area rates table.

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:

For any crop year, 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 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, the production shall be considered as sold for the purpose of determining production to count.

For any 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

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

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.

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, the production shall be considered as sold for the purpose of determining production to count.

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

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County: Franklin (041)

V@ADF 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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County: Franklin (041)

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Grade No. 5 for Kernel Damage

Date: 6/17/2025

Plan: Yield Protection (01)

County: Franklin (041)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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- 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. $\frac{\text{Chart DF} \times \text{Local RIV}}{\text{Local RIV} + \text{Distant RIV}}$ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. $\frac{\text{Chart DF} \times \text{Local RIV}}{\text{Local RIV} + \text{Distant RIV}}$ exceed the RIV before conditioning.
 - iv. $\frac{\text{Chart DF} \times \text{Local RIV}}{\text{Local RIV} + \text{Distant RIV}}$

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%

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| | | |
|-----------------|--|------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: HWS ~ a a a (00) |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Franklin (041) |

- " 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 a a a Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . A E J Abs. to 50 lbs.; U.S. Sample Grade . A E J Abs. 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 a a a Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . A E J Abs. to 51 lbs.; U.S. Sample Grade . A E J Abs. 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 |

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

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Year: 2026

Commodity: Wheat (0011)

Use HRS, SWS, or a mix of all

Date: 6/17/2025

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

County: Franklin (041)

| 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 |

For all classes of wheat, if the average of the following three percentages is 10% or more, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below:

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

For all classes of wheat, if the average of the following three percentages is 10% or more, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below:

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

FALLING NUMBER DISCOUNTS:

For all classes of wheat, if the average of the following three percentages is 10% or more, the production is not eligible for any additional discount factor in the Falling Number 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:

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

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

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2026 and Succeeding Crop Years

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

U.S. Department of Agriculture
County: Franklin (041)

- 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:

- a.
b.
c.

- 1.

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- DFs for Vomitoxin:

2. If you elect to use the following formula to determine the DF for mycotoxins or substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.

- If you elect to use the following formula to determine the DF for mycotoxins or substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.

 - If you elect to use the following formula to determine the DF for mycotoxins or substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - If you elect to use the following formula to determine the DF for mycotoxins or substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
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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)

U.S. Farm Income Stabilization Act (FISMA)
County: Franklin (041)

- i. Applicable DFs included in sections A or B2 above.
- ii. Applicable DFs included in sections A or B2 above.
- iii. 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 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. If the claimant is a third party, the claimant must be a third party who is not a producer of the crop, and the claimant must be a third party who is not a producer of the crop.
- b. If the claimant is a third party, the claimant must be a third party who is not a producer of the crop, and the claimant must be a third party who is not a producer of the crop.
- c. If the claimant is a third party, the claimant must be a third party who is not a producer of the crop, and the claimant must be a third party who is not a producer of the crop.
- 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

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SECTION D - ZERO MARKET VALUE PRODUCTION

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