

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: Emery (015) |

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 | | 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 1 | Winter 011 | | Irrigated 002 | | |
| T/P 3 | Winter 011 | | Organic(Certified) Irr. 702 | | |
| T/P 5 | 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 | | 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 |
| 8/15/2026 | 10/31/2026 | 11/30/2026 | 6/30/2026 | 12/15/2025 | 12/15/2026 |
| TP | Type | | Practice | | |
| T/P 2 | Spring 012 | | Irrigated 002 | | |
| T/P 4 | Spring 012 | | Organic(Certified) Irr. 702 | | |
| T/P 6 | Spring 012 | | 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.

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kMmNæ@Q JD

County: Emery (015)

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|---------------------|
| Year: 2026 | Commodity: Wheat (0011) | User: KMWZ@JD |
| Date: 6/17/2025 | Plan: Yield Protection (01) | County: Emery (015) |
| | Revenue Protection (02) | |
| | Revenue Prot with Harvest Price Exclusion (03) | |

☐ If 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.

V@ΔF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in

- a.
- b. 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.
- c.

Á

1. OPTION TO DELAY CLAIM SETTLEMENT

- [illegible]

Á

2. SECTION 14(e) OF THE BASIC PROVISIONS

U | r Á @ Á Á Á Á { á â Ã Ä Å Æ Ç È É Ê Ë Ì Í Î Ï Ñ Ò Ó Ô Õ Ö × Ø Ù Ú Û Ü Ý Þ à á â ã ä å æ ç è é ê ë ì í î ï ñ ò ó ô õ ö ø ù ú û ü ý þ ÿ

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|---------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: HWW@C JD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Emery (015) |

- " 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 all 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):

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

For all 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 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

| Test Weight Pounds | DF |
|--------------------|---|
| 51 and above | None |
| 50.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

For all 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 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

For all 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 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

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

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|---------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: HRS, JD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Emery (015) |

| 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 falling number is less than 30, 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 falling number is less than 30, 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 falling number is less than 30, 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:

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: Emery (015) |

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

Á

Falling Numbers - Durum:

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

Á

SPECIAL GRADE DISCOUNTS:

Öä & ~ } • Á | Á @ Á { ~ ¢ Ë { ~ ¢ Ë æ | Ë ^ Á | Á * [¢ Á | æ ^ Á ^ Á | } æ ^ á Á Á @ Á ~ æ ¢ Á ¢ • { ^ } Á æ Á Á @ Á Ë ^ * æ á ^ • Á Á Ë Ë | æ ^ Á ^ • á } æ } È

Á

SAMPLE GRADE DISCOUNTS:

Öä & ~ } • Á | Á æ] | Á | æ ^ Á æ | • Á ^ Á | } æ ^ á Á Á @ Á ~ æ ¢ Á ¢ • ¢ { ^ } Á æ Á Á @ Á Ë

Á

SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

Öä & ~ } á á Á Á ^ ¢ | Á æ ^ Á | ¢ Á ^ á Á | | [á ~ ¢ | Á ^ Á • Á ~ á { ^ } • Á | á ^ Á @ Á ^ ¢ | Ë | Á | | [á ~ ¢ | Á @ Á • Á ^ • Á ^ á @ Á | | , Á | Á | ~ } á ^ Á ^ Á ^ • @ | Á á ^ Á ^ ¢ Á ^ | & ^ } æ ^ Á æ [¢ ^ Á | Á ^ | & ^ } Ë Á | | [~ ¢ æ æ ^ Á ^ | & ^ } æ [¢ ^ Á | Á ^ | & ^ } ¢ | Á æ æ * Á { á ^ Á | Á @ Á ^ | | , Á æ } Á @ Á æ Á Á æ á ^ • ^ ¢ } Á | Á @ Á } á æ ¢ • ¢ | | [á ~ ¢ | Á Á @ Á | | , á * Á æ } ^ | Á

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 á • ~ | æ | Á ^ æ ¢ Á ^ á } á • æ á Á @ Á æ ^ á á á Á Á @ Á | æ ¢ æ ^ á | á Ë Á | | [á ~ ¢ | Á ^ á á * á Á Á | Á | | [¢ æ æ ^ Á | Á | [æ ¢ Á ^ á ^ á Á Á Á | Á

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kÁÁWcæ@Á J D

County: Emery (015)

Revenue Prot with Harvest Price Exclusion (03)

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

[illegible]

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: Emery (015) |

- a. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
- b. 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.
- c. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ added to the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

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 |

2. $\frac{\text{Substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.}}$
 - a. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - i. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - ii. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ added to the applicable DFs included in sections A or B2 above.
 - iii. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ 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), the DFs will be .500, 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 B3 above.
- b. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ added to the applicable DFs included in sections A or B3 above.

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Underlying Contract: JD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Emery (015) |

- 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 provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - i. The claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - ii. The claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - b. If the claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - i. The claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - ii. The claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - c. If the claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - i. The claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - ii. The claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - 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

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kMmNæ@QJD

County: Emery (015)

SECTION D - ZERO MARKET VALUE PRODUCTION

- [illegible]

12