

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or None as a Cover Crop
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Harrison (061)

### 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> 11/5/2025	<b>Acreage Reporting Date</b> 12/15/2025
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 10/31/2026	<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>.







## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use RIVs as a DF

Date: 6/17/2025

Plan: Yield Protection (01)

County: Harrison (061)

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 the RIV is used as a DF, the resulting RIV must not exceed the RIV in your local marketing area.~~  
production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
  - iii. ~~When the RIV is used as a DF, the resulting RIV must not exceed the RIV before conditioning.~~  
exceed the RIV before conditioning.
  - iv. ~~V@A @æ&æ••PæåÄ^åÄ q c!APÜY DÄU -Y @AY @æQY Y DPæåÄ @AY @æPY Y DPæåÄ^åÄ] i q \*APÜÜDÖ"i { ÄQWT DÄU -U^åÄ q c!ÄÜY DÄ q!Ä å^åå&~} cåÄ!Ä!æ^æ Ä] ^ååååÄ Ä@Ä~ æÄ Äåb•d ^} cVæ&~} æå^åÄ Ä@ÄÖÄ~~

### SECTION A - DISCOUNT FACTOR CHARTS

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~~Q!Ä~æÄ ååb•d ^} c!~] [••Ä^Ä&ÄQc&~ åå\*Ä!Ä} Ä æ!æD&~} •äQ-Ä^} ^!Äæ æ^ÄQc&~ åå\*Ä@æåæ æ^Äq åÄ@~\^} Äq åÄ![\^} Ä^} ^!ÄQÄ[ Äç^} d , q!Äåå&~} cæ&~!Ä^Ä||, ^åÄ!Ä^} ^!Äæ æ^Äq åÄ!Ä@~\^} Äq åÄ![\^} Ä^} ^!Ä Äåååq } Ä!Äåå&~} cæ&~!Ä!ÄÖ^Ä&Ä~~

### 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:

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

## Special Provisions 2026 and Succeeding Crop Years

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Commodity: Wheat (0011)

Use: HWW, SRW, HRW, D

Date: 6/17/2025

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

County: Harrison (061)

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 . 100% (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 . 100% (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 . 100% (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 . 100% (Abs. and below):

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Commodity: Wheat (0011)

Use Quality Adj D

Date: 6/17/2025

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

County: Harrison (061)

### 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

Year: 2026

Commodity: Wheat (0011)

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Date: 6/17/2025

Plan: Yield Protection (01)

County: Harrison (061)

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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2. Q!Á}•[|a^!|á~&q}Á!Á!|á~&q}Á!|a^!Á@Á@Áæa^qç!^•ç^Á@ÁæçÁ!q!Á!Á!Eæ•Áe^Á@Áæ^}æa^æ^Á!Á@ÁÜÜE@ÁQq!Á^EÉÁ  
(unless you elect to delay settlement as specified in the General Statements above).
3. QÁ}•[|a^!Eæ•Áe^Á@Áæ^}æa^æ^Á!Á@ÁÜÜEa^Eqa^a^Áq^Á@Áæ}^!Á!Á!|a^!Á@Á@Áæa^qç!^•ç^Á@ÁæçÁ@ÁQq!Á^EÉÁ

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: Harrison (061)

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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: Harrison (061)

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 the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, 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 the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, 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 the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, 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 the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, 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 the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, 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 the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 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

## Special Provisions

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Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 you 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:

  - i. If you 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:
  - ii. If you 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:
- b. 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:

  - i. 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:
  - ii. 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:
- c. 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.
- 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 you 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:

1. 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:
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 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:
  - b. 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:
  - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. 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.

