

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or None
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Polk (095)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/10/2025	End of Late Planting Period Date 10/25/2025	Acreage Reporting Date 11/15/2025
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 11/15/2025	Insured's Production Reporting Date 11/15/2026

TP	Type	Practice
T/P 01	Winter 011 *4	Non-Irrigated 003
T/P 03	Winter 011 *4	Irrigated 002
T/P 05	Winter 011 *4	Organic(Certified) Non-Irr. 713
T/P 07	Winter 011 *4	Organic(Certified) Irr. 702
T/P 09	Winter 011 *4	Organic(Transitional) Non-Irr. 714
T/P 11	Winter 011 *4	Organic(Transitional) Irr. 712

Sales Closing Date 3/15/2026	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 5/25/2026	End of Late Planting Period Date 6/19/2026	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 11/15/2025	Insured's Production Reporting Date 11/15/2026

TP	Type	Practice
T/P 02	Spring 012	Non-Irrigated 003
T/P 04	Spring 012	Irrigated 002
T/P 06	Spring 012	Organic(Certified) Non-Irr. 713
T/P 08	Spring 012	Organic(Certified) Irr. 702

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Year: 2026 Commodity: Wheat (0011) Use: 100Y 8 & } • 3 4 1 D
Date: 6/17/2025 Plan: Yield Protection (01) County: Polk (095)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Table with 3 columns: TP, Type, Practice. Rows include T/P 10 Spring 012 Organic(Transitional) Non-Irr. 714 and T/P 12 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.
In accordance with the definition of "production reporting date" in the Basic Provisions, if you submit an application for insurance after the winter sales closing date or land is added after the production reporting date on which the spring type will be planted, the production reporting date will be the earlier of the acreage reporting date or 45 days after the spring sales closing date.

Date

*4 In lieu of the definition of late planting period in section 1 of the Basic Provisions, for fall planted wheat (not covered by a winter coverage endorsement), 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:

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V@A ~ a a A b • d ^ } a a a | A O D A F E E A a ~ A @ A { A A @ A } | a a ^ A O a & ~ } a a a | A O D A c | ^ • ^ a A [], A a A @ ^ E | a a ^ A a a a • E A V @ A ~ { A A | A a } | a a ^ A O A a | A A A a a A F E E A } | A @ A ~ a a A b • d ^ } a a a | A O a & } • A } | a a ^ A @ ^ a A a A } • a ^ | ^ a A A ^ c | { a a * A | : a ~ 8q } A | A } | A | A @ ^ A ~ a a A
adjustment factors are considered in determining production to count.

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Polk (095)

For any 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 (other than zero) to determine net production to count.

Any 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 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.

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 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.

For production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in accordance with the AIP.

- a. For any 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.
- 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. For any 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.

A

1. OPTION TO DELAY CLAIM SETTLEMENT

- a. 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 after the calendar date for the EOIP.
- b. For any 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.
- c. For any 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.

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County: Polk (095)

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2. SECTION 14(e) OF THE BASIC PROVISIONS

The statement does not supersede the provisions contained in section 14 (e) in the Basic Provisions.

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).

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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 quality deficiencies must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the EOIP, otherwise such production will not be eligible for payment.

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5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

On the date of final inspection for the unit, any production which due to insurable causes is determined to have zero market value***, such production will not be sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

6. ZERO MARKET VALUE

On the date of final inspection for the unit, any production which due to insurable causes is determined to have zero market value***, such production will not be sold to other than a disinterested third party, fed, utilized in any other manner.

7. REDUCTION IN VALUE (RIV):

Any costs associated with normal harvesting, handling, and marketing of your production.

- 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. If the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. If the RIV before conditioning exceeds the RIV before conditioning.
 - iv. If the RIV before conditioning exceeds the RIV before conditioning.

SECTION A - DISCOUNT FACTOR CHARTS

U) Any costs associated with normal harvesting, handling, and marketing of your production.

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County: Polk (095)

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Year: 2026	Commodity: Wheat (0011)	Use: HRW, SRW, HRW, SRW, D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Polk (095)

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

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

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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.

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

Equipment and procedure used to perform what is generally referred to as a "quick test" for the purpose of determining whether a seedling is eligible for a discount under the 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.

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

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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Commodity: Wheat (0011)

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Date: 6/17/2025

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SAMPLE GRADE DISCOUNTS:

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A

SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

ÖÖ A&~ a^a& A^&ç } AÖæ^A | A^•a&A | a~&ç } A^•A^~ a^ { ^} •A } a^A@A^&ç } EÖQ | A | a~&ç } A@æAæ^A^•A^ a^ a^ | , A | A | ^} a^A^A^•@ | EæA
a^•A^&ç A^&ç } æ^Aæ [ç^A^ A^&ç } EÖA | | ^Öææ æ^A^&ç } aæ [ç^A^ A^&ç } EÖA | Aæq^A^ { a^A^A | @æA^ | , AÖE^ } A@Aæ^A^Aæ q^•^&ç } A | A@A } aA
æab•ç | a~&ç } A A@A | | , q^A^ æ } ^ | A

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
q^•^æ | A^ ææ A^æ } &A^ Eæ a^æçæ^ Aæa^a& A@A | &çA æ^o | æ EÖU | a~&ç } A^&ç q^A^ A | | ^Öææ æ^A^ A | | æ [A^&ç A^ Aæ AÜQ A | A | a
falling number.
2. Q | A } • | | a~&ç } A | A | | a~&ç } A | | a~&ç A@A@Aæa q^•^•A^A@Aæ æç A | q | A | A | Aææ^Aæ^A@Aæ } aæAæ^A | A@AÜQ A@AÖQ A | A^A EÖA
(unless you elect to delay settlement as specified in the General Statements above).
3. Q A } • | | a~&ç Aææ^A@Aæ } aæAæ^A | A@AÜQ A^Aæ q^a^a& A^ A@A | æ } ^ | A | A | | a~&ç A@A@Aæa q^•^•A^A@Aæ æç A@AÖQ A | A^A EÖA

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

V@A^ { A^ A | A | A | a~&ç } A& } æq^A^•a^æ&^A | A& } aæq } •A@æA^ b | q^•^A@ { æ A | Aæ q æA@æç Aæ | , ^a& Aæaæq } A | Aæ | Aæ | AÖÖ A | { A
sections A or B above, except as shown in C3 below.

ÖE^A | ç } æA | •A^ A^ A^•a^æ&^A | A& } aæq } •A^ } æa^A^ A@A | | a& a^Ö | ^ Aæ { q^a^æq } EÖQ | A | a^A@æç | ^ æ aæq } •A^ A@A^ æa^Aæ^ EÖA | A | a^A
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
ææ^•a^A æA^ | | | ^a& Aæ Aæ | | | ç^A^æ | | æ | ^ A^•A^ æ çææ^A^•EÖA

V@A | | a& a^Ö | ^ Aæ { q^a^æq } A^ æ | q^•^Aæ A @ } Aæ Aæ | A | | q } A^ A& | | A^ ç | | ^a& A | | aA æ | EÖA | A& } •æ | ^a& | ç | æ a& a& A& b | q^•^A^ A
@ { æ A | Aæ q æA@æç aA@ | | aA | a^A^A^A^A | A | | a& | Aæ^æ^A^ Aæ q^•^ | ^a& | | A A @A@Aæ | A | | q } A^ A@A | | Aæ A^ } A ç | | ^a& A | | aA
æ | EÖA | A& | | a~&ç } A& | •æ | ^a& A | A& } æq^A^•a^æ&^A | A& } A^•a^æ&^A } A^ a^A^&ç } AÖA æçA^ ç | A ç^A^a&^ A@A^ æq^•^ { Aæ | | ^a& A^•@A
| | a~&ç } A | A | A^ a^A^ A^Aæ | | a& a& Aæ Aæ | | | ç^A^æ | | æ | EÖY @ | A | ^ A | ç | a& Aæç^•ç | A | çæç^•ç^ &ç A^ a^EÖA | ^ A^•ç A^ A | ç A^ A
q^•^A@A& | | EÖU &ç | | a~&ç } A | A | A& } •æ | ^a& Aæ^A | A æ | ^oçæ^ A^A^•d | ^a& Aæ Aæ& } æ | A æ } ^ | EÖU^ A | A^&ç } AÖQ A | ^ Aæç^•ç | | a~&ç } A
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.

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Plan: Yield Protection (01)
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County: Polk (095)

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

- a. V@A&ca } A!Aaça[i^A^ç^A^ A@AQ [aAa aÖi^* AÖa{ q a d a a } LÄ!
b. Q[c@!A^ à|B@ ap@Ä!^ a q a a a } A A@ÄV a^aÄa^•LÄ!A
c. QÄ^ à|B@ ap@Ä^ ^ & A A@Äa } Baa|AÜa^A A Baa|A^•!^aA[] AÄ![, } E

Q!A!| ä~ &ca } A@aÄ q|A^A d!^aA } A@Aa{ Ä!A A[{ ^!Baa d!^a^A c&^ cÄ!A!| ä~ &ca } A[} a q *Ä[{ a cä B@aÄ } |!|!| a^Aa } |^•Ä^•c^A^äcä^aA!q!Ä!A
c@Ä!| ä~ &ca } A } c!q *Ä d!^a^A c@! , a^A^ &Q!| ä~ &ca } A q|A [c^Aaäb •c^aÄ!A^ &Q^ a^c^ A^A } &a^Aa c^aÄ!A^ &ca } AÖBQ!Ä[{ a cä A } |Äa } |^•Ä!A^•c^A^
{ a^A^A^äcä^aA[{ Ä d!^a^A

- 1. Q!A!| ä~ &ca } A[} a q *Ä[{ a cä A } |Ä[Ä c@!A^&ca } AÖA^A } &a^Aa!^••^ dÄ^ a q *Ä } a^!A^&ca } AÖa aA@a^A^A^ç^|Ä A^ÄÄ[{ Ä!A^•Ä
aäb •c@Ä!| ä~ &ca } A A@Ä!| , q *Ä a } ^!BQ! } A@Aa^Ä A q aäb •c^ ^) cÄ!A@Ä } aÄ@Ä!| ä~ &ca } A K
a. Ü[|ÄÄ Aäa q c!^•c^aAäÄ a c Ä!q!Ä A Äa^•A^c^A^A@Ä^ } aäAa^Ä!A@ÄÜQÄ@aÄ q|A^A@Ä^ { Ä AÄÜQ^Ä } |a^A^A@Ä^ ^!A^•A^Ä AÄ!A
insurable quality deficiencies, 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. Wj •[|ÄÄ Aäa^•A^c^A^A@Ä^ } aäAa^Ä!A@ÄÜQÄ@aÄ qä^aÄ A^ ^Ä c@!Ä a } ^!Ä!ÄÄ[|ÄÄ Ä c@!A@Ä Aäa q c!^•c^aAäÄ a c Ä@ÄQÄ q|A^A@Ä
applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

DFs for Vomitoxin:

Table with 2 columns: Vomitoxin Range, DF. Row 1: 0.1-10.0 ppm, See Quality Adjustment Tab for Discount Factors. Row 2: 10.1 ppm & above, See C3 below.

- 2. Q!A!| ä~ &ca } A[} a q *Ä^•c^A^ &^•Ä!A[} aäa } •Ä c@!A@Ä Ä[{ a cä B@a^•A^ } a^!A^&ca } AÄ aA@a^A^A^ç^|Ä A^ÄÄ[aÄ!A^•ÄÄ!Ä c@!Ä
substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
a. QÄ!A@Äa^Ä A q aäb •c^ ^) cÄ!A@Ä } aÄ@Ä!| ä~ &ca } A a^Aa } |!c^aAa^d^Ä[{ A@Äa|ÄÄ A@Ä^ ^!Ä!Äa } |!c^aAa^d^Ä[{ A@Äa|ÄÄa } aÄ
put into commercial storage without going into on farm storage, the DF will be:
i. Q!A!| ä~ &ca } A |ÄÄ Aäa q c!^•c^aAäÄ a c Ä!q!Ä A Äa^•A^c^A^A@Ä^ } aäAa^Ä!A@ÄÜQÄ@aÄ { Ä AÄÜQ^Ä } |a^A^A@Ä^ ^!A^•A^Ä AÄ!A
all insurable quality deficiencies, and that value divided by the local market price.

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County: Polk (095)

- DFs for Aflatoxin:

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

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Year: 2026

Commodity: Wheat (0011)

U.S. Farm Income Stabilization Act of 2014

Date: 6/17/2025

Plan: Yield Protection (01)

County: Polk (095)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

disinterested third party; or

- ii. If the insured is not a producer of the insured crop, the insured shall not be eligible for coverage under this plan.
- b. If the insured is a producer of the insured crop, the insured shall be eligible for coverage under this plan if the insured is a producer of the insured crop in the county of the insured crop in the year of the insured crop.
- i. If the insured is a producer of the insured crop, the insured shall be eligible for coverage under this plan if the insured is a producer of the insured crop in the county of the insured crop in the year of the insured crop.
- ii. If the insured is a producer of the insured crop, the insured shall be eligible for coverage under this plan if the insured is a producer of the insured crop in the county of the insured crop in the year of the insured crop.
- c. If the insured is a producer of the insured crop, the insured shall be eligible for coverage under this plan if the insured is a producer of the insured crop in the county of the insured crop in the year of the insured 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 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 coverage under this plan if the insured is a producer of the insured crop in the county of the insured crop in the year of the insured crop.

1. If the insured is a producer of the insured crop, the insured shall be eligible for coverage under this plan if the insured is a producer of the insured crop in the county of the insured crop in the year of the insured crop.
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 coverage under this plan if the insured is a producer of the insured crop in the county of the insured crop in the year of the insured crop.
 - b. If the insured is a producer of the insured crop, the insured shall be eligible for coverage under this plan if the insured is a producer of the insured crop in the county of the insured crop in the year of the insured crop.
 - 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 coverage under this plan if the insured is a producer of the insured crop in the county of the insured crop in the year of the insured crop.

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Commodity: Wheat (0011)

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*	%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.+As