

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use All or None A/D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Reeves (389)

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
9/30/2025	9/30/2025		11/30/2025	12/25/2025	1/15/2026
Premium Billing Date	End of Insurance Date	Termination Date	Contract Change Date	Production Reporting Date	Insured's Production Reporting Date
7/1/2026	10/31/2026	9/30/2026	6/30/2026	11/14/2025	11/14/2026
TP	Type		Practice		
T/P 1	Winter 016		Irrigated 002		
T/P 3	Winter 016		Organic(Certified) Irr. 702		
T/P 5	Winter 016		Organic(Transitional) Irr. 712		

Sales Closing Date	Cancellation Date	Earliest Planting Date	Final Planting Date	End of Late Planting Period Date	Acreage Reporting Date
9/30/2025	9/30/2025		3/15/2026	4/9/2026	5/15/2026
Premium Billing Date	End of Insurance Date	Termination Date	Contract Change Date	Production Reporting Date	Insured's Production Reporting Date
7/1/2026	10/31/2026	9/30/2026	6/30/2026	11/14/2025	11/14/2026
TP	Type		Practice		
T/P 2	Spring 017		Irrigated 002		
T/P 4	Spring 017		Organic(Certified) Irr. 702		
T/P 6	Spring 017		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^kVV/^çæÁÇìD

County: Reeves (389)

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use: 1000/acre A/D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Reeves (389)

The production to count remaining after allowable reductions to gross production (in accordance with the applicable Crop Provisions), is multiplied by the QAF (not less than zero) to determine net production to count.

Ú[á &ç } Á~ æã ã * Á[Á~ æã æã ð · ç ^) ðææ[^ · Á[çç] çã Á~ à · çã & · Á[Á[áã] · Áææ^ Á ð[ã ~ · Á[Á@ { æ Á[Áã ã æ Á@ æçæ æ Á^ æã ð · ç á Á } á^ Á
Ú^ &ç } · Á[Áæ æã ç[çã çæ

W[^ · Á@ Áæ Áã ç æ ç · ã } Á Áã ^ Á Áæç · çæ Á ^ æã á Á[, Éæ Áæ] ^ Á Á[á &ç } Á · á Á Á^ ç[ã ^ Á · íæ ^ Á~ æã Á^ æã } æ · Á } á^ Á^ &ç } · Áæ
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
çæ ææ

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
&ç } áæ ææ Á[Á@ ææ æ^ Á ã á^ ç^ Á[^ Áæ Á · ã * Á@ Áã] ææ ^ Áæ ææ æ Á[á &ç } Á ææ Á[íæ æ^ Á ã á[ç^ ææ ææ æã ð · ç ^ íæ ææ Á[Á æ^ { } æ É

For 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.

The DF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in
æç íæ æ & Á ææ æç } Áæ æ[Á[á &ç } Á~ æã ã * Á[Á~ æã æã ð · ç ^) ç } á^ Á

- Sections C1 or C2 and Section A below, the DF will be determined by adding the applicable DFs from Section A to the applicable DFs from Sections C1 or C2.
Á
- Ú^ &ç } · Áæ Áæ æã á Ú^ &ç } Áæ Á[, Éæ Áæ æ[Á^ Á^ ç[ã á Á^ æã ã * Á@ Áã] ææ ^ Áæ ææ æ Á[{ Ú^ &ç } Áæ Á@ Áã] ææ ^ Áæ ææ Á[{ Ú^ &ç } · Áæ Áæ ææ
- Ú^ &ç } Áæ Áæ ææ æ[Á^ Á^ ç[ã á Á } á^ Á^ &ç } Áæ Á[^ Éæ[ææ æã] ææ ææ Á[{ Ú^ &ç } Áæ Á^ &ç } Áæ æ[Á^ æ æ^ á ææ

1. OPTION TO DELAY CLAIM SETTLEMENT:

- 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 DFs 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.
- If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless
çæ Á[á &ç } Á~ æã · Á } á^ Á^ &ç } Áæ ææ ç[ç[Á[á &ç } Á[çã ã * Á[{ æ çæ Á[^ Éæ ææ ææ } Áæ íæ ææ
- Éæ ææ ææ íæ ã * Á@ Áæ ææ Á^ ç[^) Éæ ^ Á æ Á~ ^ · ç Á^ ç^ Á[^ Áæ Á[Áæ ^ Á } · íæ Á[á &ç } Á · ã * Á@ Áã] ææ ^ Áæ ææ
- For any production sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Oats (0016)

Ùcæ^kM^/çæ•AÇ Ì D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Reeves (389)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

using the applicable DFs.

e. If the production is later sold, we will not recalculate or adjust your claim for indemnity.

f. Q@A ^Á Ácc^•ÁcÁ^^}Ácc}á^áÁcÁcc^áÁ^[, Ê@Á] c} Á áÁ[Á] ^Á^[}áÁ€Ác•Ácc'Á@Ácc}áÁÁcÁ'Á@ÁOUÉ

g. V[~~a~~] [ā] } Ā ā | A [ā] | ^Ā ā ^Ā | [ā &ā] } Ā ~ ā ā * Ā } ā^!Ā^&ā } Ā Ò È

GÄÜÖÖVQ P ÁFI Ç DÜ Ø Á/P Ò Á Ö Ü Ö Á Ü Ü X Ö Q P Ò

Only when it has been determined that the production qualifies for quality adjustment will the provisions in this Quality Adjustment Statement apply, otherwise this SP statement does not supersede the provisions contained in section 14(e) in the Basic Provisions.

HEÖÝVÒPÙQIPÁIØÁQ ÒÁUÁPœÛXÒÙV

Unless the AIP grants an extension to harvest as specified below, the samples of production used to determine insurable quality deficiencies under sections A, B, and C

and we allow an extension of time to harvest, the time to determine insurable quality deficiencies will also be extended to 60 days after the EOIP. All samples for QA

your crop until AFTER 60 days after the earliest date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be

allowed 30 days after harvest to market your grain and receive an RIV unless the production qualifies solely under Section A, in which case, only the DF(s) in Section A

claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not

I ĚÖŠŠŸÁǼÀÒÈWÜÒT ÒP VÁJÓCĚŤÂVUÛÖÖÁÜUÖWÔNÐ

[illegible]

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

[illegible]

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kMv^çæÁÇìD

County: Reeves (389)

6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

ÚOÖVU PÁÁ Á DISCOUNT FACTOR CHARTS

GRADE DISCOUNT:

5

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	U.S. Sample Grade: No. 1
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Reeves (389)

TEST WEIGHT DISCOUNT:

Discounts for low test weight as follows (U.S. Sample Grade for Test Weight . 45 lbs. and below):

Test Weight Pounds	DF
27 and above	None
26.99-24	See Quality Adjustment Tab for Discount Factors
Below 24	See section B

DAMAGE DISCOUNT:

Discounts for percent sound as follows (U.S. Sample Grade for Damage . 85% and below):

Sound Oats %	DF
80 and above	None
79.99-65	See Quality Adjustment Tab for Discount Factors
Below 65	See section B

SPECIAL GRADE DISCOUNTS:

Discounts for special grade as follows (U.S. Sample Grade for Special Grade . 100% and below):

Ergoty or Thin	See section B
----------------	---------------

SAMPLE GRADE DISCOUNTS:

Discounts for sample grade as follows (U.S. Sample Grade for Sample Grade . 100% and below):

U.S. SAMPLE GRADE DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

Discounts for U.S. Sample Grade deficiency not in discount factor charts as follows (U.S. Sample Grade for U.S. Sample Grade . 100% and below):

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

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Upland Cotton (0001)
Date: 6/17/2025	Plan: Yield Protection (01)	County: Reeves (389)
	Revenue Protection (02)	
	Revenue Prot with Harvest Price Exclusion (03)	

insurable quality deficiencies, and that value divided by the local market price.

- [illegible]

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

The sum of all DFs for production containing substances or conditions that are injurious to human or animal health is allowed, in addition to applicable DFs from 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

[illegible]

For production that contains substances or conditions determined to be injurious to human or animal health, when applicable, adjustments will be made for levels of substances or conditions in excess of the amount allowed by the lower of the following:

- a. V@Áãç[! Áãç[! Áç^|Á Á@Ä [áã äöi * Ä{ ä äæ } L!
- b. Ç [ç@! Á ~ à | Á @ æç! * æ ä æ } Á Á@Ä æ~á Äç• L! Á
- c. A public health agency of the applicable State in which the insured crop is grown.


For production that will be stored on the farm, or in commercial storage (except for production containing Vomitoxin), the appropriate samples must be obtained prior to

1. For production containing Vomitoxin only (no other Section C deficiencies are present) qualifying under section C and that has a level of 10.0 ppm or less,

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kVV/^çæÁÇìD

County: Reeves (389)

- a. 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 insurable quality deficiencies, and that value divided by the local market price.
- b.  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. Unsold 60 days after the calendar date for the EOIP, fed, utilized in any other manner, or is sold to other than a disinterested third party, the DF will be 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 - 0.9 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

2. If a unit of production is sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- a. If a unit of production is sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- i. For production sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- ii. If a unit of production is sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- iii. If a unit of production is sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- 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, added to the applicable DFs included in sections A, or B2 above.
- b. If on the date of final adjustment for the unit, the unsold production is in on-farm storage, is in commercial storage but was not transported directly from the field, was fed or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party:

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Underlying Contract ID
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Reeves (389)

- 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 producer, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed.
 - i. The claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed.
 - ii. The claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed.
 - b. If the claimant is a processor, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed.
 - i. The claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed.
 - ii. The claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed.
 - c. If the claimant is a broker, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed.
 - 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 insurance period,

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Ucrainian Crop ID
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Reeves (389)

such production will not be adjusted for any deficiencies listed in Section C.

ZERO MARKET VALUE PRODUCTION

Q1: [a~ & q] } A~ c~ a~ A~ & q } • A~ E~ O~ E~ ! A~ O~ c~ A~ ^ A~ ^ c~ ! { q ^ A~ c~ A~ ! [A~ a~ ^ c~ q~ ^ A~ ^ A~ A~ • ^ a~ A~ a~ c~ A~ ^ a~ } & A~ • K

1. V @ A~ O~ A~ q [A~ ^ A~ E~ E~ E~ A~ ^ & Q~ ! [a~ & q] } A~ A~ • d [^ a~ A~ A~ A~ a~ } ^ ! A~ E~ E~ } c~ a~ | ^ A~ A~ • E~ A~
2. Q~ A~ ^ A~ [A~ [c~ A~ • d [^ A~ ! A~ ^ • ^ A~ A~ • d [^ D~ ! [a~ & q] } A~ A~ A~ a~ } ^ ! A~ E~ E~ } c~ a~ | ^ A~ A~ • E~ A~ ^ & Q~ ! [a~ & q] } A~ A~ ^ } c~ A~ [A~] * ^ ! A~ } • a~ ^ ! a~ A~ A~ A~ A~ ! [A~ a~ ^ c~ q~ ^ A~ and will be adjusted as follows:
 - a. For production in Section A . A~ he pre-established DFs.
 - b. Q1: [a~ & q] } A~ A~ ^ & q } A~ O~ A~ E~ E~ E~
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. Q~ A~ ^ A~ • d [^ A~ ! [a~ & q] } A~ ^ a~ ^ q * A~ } a~ ^ ! A~ ^ & q } A~ O~ H~ A~ A~ A~ a~ } ^ ! A~ } a~ E~ E~ } c~ a~ | ^ A~ A~ • E~ A~ ^ & Q~ ! [a~ & q] } A~ q [A~ [c~ A~ A~ b~ • c~ a~ A~ ! A~ ^ A~ ^ a~ c~ A~ ^ a~ } & A~ • A~ c~ a~ A~ A~ ^ & q } A~ E~ O~ A~ ^ A~ [A~ [c~ A~ • d [^ A~ ! A~ ^ • ^ A~ A~ • d [^ D~ ^ & Q~ ! [a~ & q] } E~ E~ E~ A~ q [A~ [c~ A~ A~ { } ^ c~ a~ A~ } c~ A~ ^ & Q~ ! [a~ & q] } A~ A~ [a~ E~ a~ E~ q~ a~ ^ a~ A~ a~ ^ A~ c~ a~ ! A~ { a~ } ^ ! E~ ! A~ • d [^ a~ A~] ^ • A~ ^ & q } A~ O~ H~ A~ A~] a~ • E~ O~ E~ E~ d { a~ A~ E~ A~ a~ A~ c~ } • q } A~ A~ ^ A~ q [A~ ^ A~] , ^ a~ A~ ! A~ [^ A~ A~ a~ a~ [^ ! A~ A~ A~ A~ a~ { } } a~ E

*	%Local Market Price-As defined in the applicable Basic, Crop, or these Provisions.
**	%Disinterested third party-As A~ ^ q ^ a~ A~ A~ c~ A~ } a~ a~ ^ A~ a~ E~ O~ ! [] E~ ! A~ c~ • ^ A~ ! [c~ a~ q] • E~ O~ E~ a~ a~ A~ A~ A~ c~ A~ ^ q a~ } A~ A~ %Disinterested third party-Ea 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-Accurs 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-A 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
*****	%Insold-A Grain that does not meet the definition of %sold.-A