

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use: HWS (1) and AGD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: East Carroll (035)

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 11/30/2025	End of Late Planting Period Date 12/5/2025	Acreage Reporting Date 12/15/2025
Premium Billing Date 7/1/2026	End of Insurance Date 7/31/2026	Termination Date 9/30/2026	Contract Change Date 6/30/2026	Production Reporting Date 11/14/2025	Insured's Production Reporting Date 11/14/2026

TP	Type	Practice
T/P 1	Winter 016	Non-Irrigated 003
T/P 2	Winter 016	Irrigated 002
T/P 3	Winter 016	Organic(Certified) Non-Irr. 713
T/P 4	Winter 016	Organic(Certified) Irr. 702
T/P 5	Winter 016	Organic(Transitional) Non-Irr. 714
T/P 6	Winter 016	Organic(Transitional) Irr. 712

General

Land flooded due to a breach in a levee resulting from prior year(s) flooding is insurable. The applicable rate will be assigned based on conditions of the levee and soils on the latter of the sales closing date or earliest planting date. If, by that date, the levee has not been repaired to prior specifications, or if damaged soil (if any) has not been restored to at least the same crop yield potential as prior to the flood event, the land will be classified as high-risk and will have the highest rate classification in the county. However, if the levee has been repaired to prior design specifications and the soil has at least the same crop yield potential as before the flood, the land will be classified as shown on the current crop year Actuarial Map. If the levee has been restored to prior design specifications (e.g. same material and width from toe of slope to toe of slope), but at a lesser height by the latter of the sales closing date or earliest planting date, then RMA may adjust the rate to an amount consistent with the level of flood risk, by written agreement.

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on FSA farm number 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.

Special Provisions 2026 and Succeeding Crop Years

Ùæ^kms[˘ãææGGD

County: East Carroll (035)

Date

Premium

Insurance Availability

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:

[illegible][illegible]

2

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Unit: 1000 bushels
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: East Carroll (035)

OPTIONAL

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 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 accordance with the following:

a. 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.

- b. 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 you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- c. 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 using the applicable DFs.

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 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.
- b. 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 you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- c. 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 using the applicable DFs.
- d. 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 using the applicable DFs.
- e. If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- f. 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 you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- g. 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 using the applicable DFs.

OPTIONAL

Special Provisions 2026 and Succeeding Crop Years

Ùæ^kms[˘ããæGGD

County: East Carroll (035)

ΗΕΘΥΝΟΡΨΟΨΑΙΟΑΤ ΟΑΥΑΡΕΨΧΟΨΝ

[illegible]

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 a quality adjustment. The quality deficiencies must be identified in writing by the producer and submitted to the Quality Adjustment Committee (QAC) within 60 days of the EOIP. The QAC will review the deficiencies and determine if they are eligible for a quality adjustment. If the QAC determines that the deficiencies are eligible, the producer will be allowed to adjust the quality of the production to meet the requirements of the contract. The quality adjustment will be made at the discretion of the QAC and will be subject to the approval of the contract administrator. The quality adjustment will be made no later than 30 days after the 180th day.

[illegible]

If 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

Special Provisions 2026 and Succeeding Crop Years

Ùæ^ kws[˘ ã ãə æ ʌ GGD

County: East Carroll (035)

ÜÖ×Á˘•Á^Á^æ[]æ|^Ë˘æËæá&•ç{æ^Ë[ÜÖÁā|Á^Áæ^Á|Á&^]çāÁ^Á•Á/ÁÁ^ÁK

- ## DISCOUNT FACTOR CHARTS

Uæ Á ā|Á^Áã & ~ } c`aÁ|Á*æ^Áe Á| ^8ã`a/Á Á@ÁÛ~ æã ÁEab•ç ^} ó/æÁ 8æ^a/Á Á@ÁÖËÁ

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

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use of RWS: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: East Carroll (035)

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 . 50% 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:

Other than the above, discounts for the following special grades shall be as follows:

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

SAMPLE GRADE DISCOUNTS:

Other than the above, discounts for the following sample grades shall be as follows:

U.S. DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

Other than the above, discounts for the following U.S. deficiencies not in the discount factor charts shall be as follows:

- 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 insurable quality deficiencies, and that value divided by the local market price.
- Other than the above, discounts for the following U.S. deficiencies not in the discount factor charts shall be as follows: (unless you elect to delay settlement as specified in the General Statements above).
- Other than the above, discounts for the following U.S. deficiencies not in the discount factor charts shall be as follows:

Special Provisions 2026 and Succeeding Crop Years

Ùæ^kms[˘ããæGGD

County: East Carroll (035)

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.

[illegible]

a. V@Á\$Ç [Á | Á\$çá [í Á Ç^ | Á Á@Á [áÁ åÄÖ ~ * Á { ä ä dæ } LÁ !

b. O [c@! Á ~ à | Á @ æO [i * æ ä æ } Á Á@Á Ä Å Ä Ö • LÁ : Á

c. A public health agency of the applicable State in which the insured crop is grown.

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,

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.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Oats (0016)

Unit: MT/acre

Date: 6/17/2025

Plan: Yield Protection (01)

County: East Carroll (035)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- 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 - 10.0 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

2. If the level of any of the substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - a. If the level of any of the substances or conditions with a level less than the maximum allowable, adjust the production in the following manner:
 - 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 the level of any of the substances or conditions with a level less than the maximum allowable, adjust the production in the following manner: C2b (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.
 - iii. If the level of any of the substances or conditions with a level less than the maximum allowable, adjust the production in the following manner: C2b (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.
 - 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:
 - i. If the level of any of the substances or conditions with a level less than the maximum allowable, adjust the production in the following manner: C2b (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.
 - ii. If the level of any of the substances or conditions with a level less than the maximum allowable, adjust the production in the following manner: C2b (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.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Oats (0016)

U.S. Farm Income Stabilization Act (FISMA)

Date: 6/17/2025

Plan: Yield Protection (01)

County: East Carroll (035)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- iii. If the 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 of a crop that is not a grain, the claimant must provide evidence that the crop was not sold, fed, utilized in any other manner, or destroyed.
- i. If the claimant is a producer of a crop that is not a grain, the claimant must provide evidence that the crop was not sold, fed, utilized in any other manner, or destroyed.
- ii. If the claimant is a producer of a crop that is not a grain, the claimant must provide evidence that the crop was not sold, fed, utilized in any other manner, or destroyed.
- b. If the claimant is a producer of a crop that is not a grain, the claimant must provide evidence that the crop was not sold, fed, utilized in any other manner, or destroyed.
- i. If the claimant is a producer of a crop that is not a grain, the claimant must provide evidence that the crop was not sold, fed, utilized in any other manner, or destroyed.
- ii. If the claimant is a producer of a crop that is not a grain, the claimant must provide evidence that the crop was not sold, fed, utilized in any other manner, or destroyed.
- c. If the claimant is a producer of a crop that is not a grain, the claimant must provide evidence that the crop was not 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, such production will not be adjusted for any deficiencies listed in Section C.

U.S. Farm Income Stabilization Act (FISMA)

If the claimant is a producer of a crop that is not a grain, the claimant must provide evidence that the crop was not sold, fed, utilized in any other manner, or destroyed.

Special Provisions 2026 and Succeeding Crop Years

Úæ^kms[˘ ã ãæ æ(ɡɡd

County: East Carroll (035)

- [illegible]

* % Local Market Price - As defined in the applicable Basic, Crop, or these Provisions.

** %Disinterested third party-~~the~~ 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 - A 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-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 %old. + A