

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All Acreage
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Tallahatchie (135)

Program Dates for Insurable Types and Practices

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 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

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on Farm Serial Number (FSN) 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.

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.

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Premium

Any acreage in this county with a high risk area designation on the actuarial map will have a rate adjusted in accordance with the high risk area and map area rates table.

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:

For the purpose of this section, the term "qualifying production" means the production of a crop that is eligible for insurance under the AIP and that is not subject to any of the exclusions in section C3.

For the purpose of this section, the term "quality adjustment" means the adjustment to the production of a crop that is eligible for insurance under the AIP and that is not subject to any of the exclusions in section C3, based on the quality of the production. The quality adjustment is determined by comparing the production of the crop to the production of the crop in the same county in the same year, and adjusting the production based on the difference between the two productions.

For the purpose of this section, the term "net production" means the production of a crop that is eligible for insurance under the AIP and that is not subject to any of the exclusions in section C3, after the quality adjustment has been applied. The net production is determined by subtracting the quality adjustment from the production of the crop.

For the purpose of this section, the term "qualifying for quality adjustment" means the production of a crop that is eligible for insurance under the AIP and that is not subject to any of the exclusions in section C3, and that is not subject to any of the exclusions in section C3.

For the purpose of this section, the term "extension of time to harvest" means the extension of time to harvest as specified in section C3, based on the quality of the production. The extension of time to harvest is determined by comparing the production of the crop to the production of the crop in the same county in the same year, and extending the time to harvest based on the difference between the two productions.

For the purpose of this section, the term "sold" means the production of a crop that is eligible for insurance under the AIP and that is not subject to any of the exclusions in section C3, and that is sold to a third party. The production is considered sold if it is sold to a third party within 60 days after the calendar date for the end of the insurance period.

For the purpose of this section, the term "unsold" means the production of a crop that is eligible for insurance under the AIP and that is not subject to any of the exclusions in section C3, and that is not sold to a third party. The production is considered unsold if it is not sold to a third party within 60 days after the calendar date for the end of the insurance period.

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

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SECTION A - DISCOUNT FACTOR CHARTS

GRADE DISCOUNT:

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- 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:

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

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

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

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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

FALLING NUMBER DISCOUNTS:

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

When the Falling Number is 30 or less, and the sprout damage is 10% or more, 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:

When the Falling Number is 30 or less, and the sprout damage is 10% or more, 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:

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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

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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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falling number.

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- a. $\frac{\text{Uninsurable quality deficiencies}}{\text{insurable quality deficiencies}}$, 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. $\frac{\text{Uninsurable quality deficiencies}}{\text{insurable quality deficiencies}}$, and that value divided by the local market price.

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 a mycotoxin or substance or condition is less than the maximum allowable, adjust the production in the following manner:
- For production that is sold or stored in on-farm storage, the DF will be:
 - For all insurable quality deficiencies, and that value divided by the local market price.
 - 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.
 - 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.
 - 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.
3. If the level of a mycotoxin or substance or condition is greater than the maximum allowable, adjust the production in the following manner:
- For production that is sold or stored in on-farm storage, the DF will be:
 - For all insurable quality deficiencies, and that value divided by the local market price.
 - 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.
 - 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.
 - 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.

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- 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 a written statement to the insurer within 30 days of the date of the loss, stating the following:
 - i. The claimant is a producer of the crop and is not a disinterested third party; or
 - ii. The claimant is a producer of the crop and is not a disinterested third party; or
 - b. If the claimant is a producer, the claimant must provide a written statement to the insurer within 30 days of the date of the loss, stating the following:
 - i. The claimant is a producer of the crop and is not a disinterested third party; or
 - ii. The claimant is a producer of the crop and is not a disinterested third party; or
 - c. If the claimant is a producer, the claimant must provide a written statement to the insurer within 30 days of the date of the loss, stating the following:
 - i. The claimant is a producer of the crop and is not a disinterested third party; or
 - ii. The claimant is a producer of the crop and is not 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

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SECTION D - ZERO MARKET VALUE PRODUCTION

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*	%Local Market Price-As defined in the applicable Basic, Crop, or these Provisions.
**	%Disinterested third party-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-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.
*****	%Unsold-A Grain that does not meet the definition of %sold.