

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use: 4440 [I] 1a [A] D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Las Animas (071)

Program Dates for Insurable Types and Practices

Sales Closing Date 3/15/2026	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 4/30/2026	End of Late Planting Period Date 5/15/2026	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 11/14/2025	Insured's Production Reporting Date 11/14/2026

TP	Type	Practice
T/P 01	All Others (Spring) 872	Non-Irrigated 003 *7
T/P 04	All Others (Spring) 872	Irrigated 002
T/P 05	Malting (Spring) 873 *14	Non-Irrigated 003 *7
T/P 08	Malting (Spring) 873 *14	Irrigated 002
T/P 09	Waxy Hulled (Spring) 874 *14	Non-Irrigated 003 *7
T/P 10	Waxy Hulled (Spring) 874 *14	Irrigated 002
T/P 11	Waxy Hulless (Spring) 875 *14	Non-Irrigated 003 *7
T/P 12	Waxy Hulless (Spring) 875 *14	Irrigated 002
T/P 13	Hulless (Spring) 876 *14	Non-Irrigated 003 *7
T/P 14	Hulless (Spring) 876 *14	Irrigated 002
T/P 15	All Others (Spring) 872	Organic(Certified) Non-Irr. 713 *7
T/P 18	All Others (Spring) 872	Organic(Certified) Irr. 702
T/P 19	Malting (Spring) 873 *14	Organic(Certified) Non-Irr. 713 *7
T/P 22	Malting (Spring) 873 *14	Organic(Certified) Irr. 702
T/P 23	Waxy Hulled (Spring) 874 *14	Organic(Certified) Non-Irr. 713 *7
T/P 24	Waxy Hulled (Spring) 874 *14	Organic(Certified) Irr. 702
T/P 25	Waxy Hulless (Spring) 875 *14	Organic(Certified) Non-Irr. 713 *7

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Las Animas (071)

TP	Type	Practice
T/P 26	Waxy Hulless (Spring) 875 *14	Organic(Certified) Irr. 702
T/P 27	Hulless (Spring) 876 *14	Organic(Certified) Non-Irr. 713 *7
T/P 28	Hulless (Spring) 876 *14	Organic(Certified) Irr. 702
T/P 29	All Others (Spring) 872	Organic(Transitional) Non-Irr. 714 *7
T/P 32	All Others (Spring) 872	Organic(Transitional) Irr. 712
T/P 33	Malting (Spring) 873 *14	Organic(Transitional) Non-Irr. 714 *7
T/P 36	Malting (Spring) 873 *14	Organic(Transitional) Irr. 712
T/P 37	Waxy Hulled (Spring) 874 *14	Organic(Transitional) Non-Irr. 714 *7
T/P 38	Waxy Hulled (Spring) 874 *14	Organic(Transitional) Irr. 712
T/P 39	Waxy Hulless (Spring) 875 *14	Organic(Transitional) Non-Irr. 714 *7
T/P 40	Waxy Hulless (Spring) 875 *14	Organic(Transitional) Irr. 712
T/P 41	Hulless (Spring) 876 *14	Organic(Transitional) Non-Irr. 714 *7
T/P 42	Hulless (Spring) 876 *14	Organic(Transitional) Irr. 712

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/15/2025	End of Late Planting Period Date 10/30/2025	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 11/14/2025	Insured's Production Reporting Date 11/14/2026

TP	Type	Practice
T/P 02	All Others (Winter) 972	Summerfallow 005 *5 *7
T/P 03	All Others (Winter) 972	Irrigated 002
T/P 06	Malting (Winter) 973 *14	Summerfallow 005 *5 *7
T/P 07	Malting (Winter) 973 *14	Irrigated 002

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County: Las Animas (071)

TP	Type	Practice
T/P 16	All Others (Winter) 972	Summerfallow(OC) 717 *5 *7
T/P 17	All Others (Winter) 972	Organic(Certified) Irr. 702
T/P 20	Malting (Winter) 973 *14	Summerfallow(OC) 717 *5 *7
T/P 21	Malting (Winter) 973 *14	Organic(Certified) Irr. 702
T/P 30	All Others (Winter) 972	Summerfallow(OT) 718 *5 *7
T/P 31	All Others (Winter) 972	Organic(Transitional) Irr. 712
T/P 34	Malting (Winter) 973 *14	Summerfallow(OT) 718 *5 *7
T/P 35	Malting (Winter) 973 *14	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.

Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2026 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.

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.

Practice

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1. The acreage must not have been planted to a crop (excluding a cover crop, see exceptions below) during the preceding crop year; and
2. Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or new breaking acreage), must be terminated a full crop year before planting a crop, and
3. Any additional plant re-growth must be terminated on or before June 1, and any later plant growth (e.g. weeds, volunteer crop) must be controlled by

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mechanical or chemical means.

(b) The following are exceptions to these requirements:

1. Failed Crop Exception: Acreage will qualify as summerfallow the current crop year, if a crop (excluding a cover crop) was planted the preceding crop year:
 - i. On acreage qualifying as summerfallow; and
 - ii. Was not harvested; and
 - iii. Failed and was terminated on or before June 1, and any later plant growth was controlled by mechanical or chemical means.
2. Cover Crop Exception: Acreage will qualify for the summerfallow practice in the current crop year if a cover crop was planted during the preceding crop year, provided the cover crop was:
 - i. Not hayed, grazed or otherwise harvested; and
 - ii. Terminated according to the NRCS Cover Crop Termination Guidelines and any later plant growth was controlled by mechanical or chemical means.

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.

Premium

- *7 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

Any fall planted acreage on which seed is spread onto the soil surface by any method (e.g. airplane or otherwise broadcast seeded) and is subsequently mechanically incorporated into the soil, will be insurable only if you request an inspection for this acreage within 72 hours after the final planting date or within 72 hours after you complete incorporating the seed if you plant in the late planting period, and we agree in writing that the acreage has an adequate stand to produce the yield used to determine your production guarantee. No coverage will be provided if an adequate stand is not established within 30 days after the end of the late planting period or within 30 days after the final planting date if no late planting period is applicable. Insurance will attach to acreage with an adequate stand on the date the acreage is inspected.

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>.

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Year: 2026	Commodity: Barley (0091)	Use NWS or IAD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Las Animas (071)

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.

Revenue Protection

There are three ways to insure malting barley: (1) Under yield protection or revenue protection, based on a price calculated in accordance with the Commodity Exchange Price Provisions, as applicable; (2) Under yield protection or revenue protection with added protection provided in accordance with the Malting Barley Endorsement (MBE); or (3) under yield protection, based on a price contained in a production contract as indicated below.

If you produce any of the following specialty barley type(s) (including specialty type(s) grown for seed):

- a) Malting - varieties recommended for malting by the American Malting Barley Association for the current crop year, or any variety grown under the terms of a malting barley contract. Winter and Spring will be separate specialty types if separate type codes exist in the county.
- b) Waxy Hulled - having a waxy appearance and an adhering palea and lemma.
- c) Waxy Hulless - having a waxy appearance and a non-adhering palea and lemma.
- d) Hulless - having a non-adhering palea and lemma, not including waxy hulless barley.

You may elect to exclude coverage for the specialty type(s) under revenue protection (excluding malting barley insured under the MBE) provided you purchase, from the same approved insurance provider, yield protection for the excluded type(s). The yield protection plan of insurance you purchase may have a different coverage level or percentage of projected price than you have for the revenue protection plan of insurance. You may exclude any or all of the specialty type(s) you produce; however, you must continue to insure all type(s) not excluded under revenue protection.

Revenue Protection with HPE

There are three ways to insure malting barley: (1) Under yield protection or revenue protection, based on a price calculated in accordance with the Commodity Exchange Price Provisions, as applicable; (2) Under yield protection or revenue protection with added protection provided in accordance with the Malting Barley Endorsement (MBE); or (3) under yield protection, based on a price contained in a production contract as indicated below.

If you produce any of the following specialty barley type(s) (including specialty type(s) grown for seed):

- a) Malting - varieties recommended for malting by the American Malting Barley Association for the current crop year, or any variety grown under the terms of a malting barley contract. Winter and Spring will be separate specialty types if separate type codes exist in the county.
- b) Waxy Hulled - having a waxy appearance and an adhering palea and lemma.
- c) Waxy Hulless - having a waxy appearance and a non-adhering palea and lemma.

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County: Las Animas (071)

You may elect to exclude coverage for the specialty type(s) under revenue protection (excluding malting barley insured under the MBE) provided you purchase, from the same approved insurance provider, yield protection for the excluded type(s). The yield protection plan of insurance you purchase may have a different coverage level or percentage of projected price than you have for the revenue protection plan of insurance. You may exclude any or all of the specialty type(s) you produce; however, you must continue to insure all type(s) not excluded under revenue protection.

If you produce any of the following specialty barley type(s) (including specialty type(s) grown for seed):

d) Hulless - having a non-adhering palea and lemma, not including waxy hulless barley.

(2) For production only based contracts, the lesser of:

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Year: 2026	Commodity: Barley (0091)	Use All or Part of Acre
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Las Animas (071)

(i) The number of acres determined by dividing the production stated in the contract by the approved yield; or

(ii) The insured acres (planted acreage and acreage that is prevented from being planted).

(3) Acreage in excess of (1) or (2) shall be considered acreage not under contract.

(c) The price to be paid for the contracted production or a method to determine such price:

(1) If the contract provides for a premium amount over a

(i) Feed barley price to be determined after the acreage reporting date, the contract price will be the result of adding the premium amount to the published projected price on the acreage reporting date; or

(ii) Price other than a feed barley price that is determined after the acreage reporting date, the contract price will be the result of adding the basis or premium amount to the Malt Barley Endorsement published projected price on the acreage reporting date.

(2) The price used will be the price in the contract without regard to incentives or discounts.

(3) In no case will the contract price exceed the amount determined by multiplying the projected price by the maximum contract price factor shown in the Prices tab in these Actuarial Documents.

(4) If you have more than one contract price for any one specialty type, the price used will be the weighted average of the contract prices. Each contract price is subject to the limits referred to in (c)(3).

(d) Other such terms that establish the obligations of each party to the contract; and

(e) The contract must clearly indicate the specific specialty type or verification must be provided that the contracted variety is one of the specialty types listed above.

Any acreage of the specialty type that is not under a contract per (b)(3) above, or for which a contract is not submitted to us by the acreage reporting date, will be valued at the applicable barley projected price. A weighted average price will be determined from all the contracted and non-contracted acreage of the specialty type, to produce one projected price that will be used in determining the guarantee (per acre), premium, prevented planting payment, replanting payment, and indemnity for the applicable specialty type acreage.

Section 9 ~~Replanting Payments~~ of the Small Grains Crop Provisions apply to all insurable barley types.

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Year: 2026	Commodity: Barley (0091)	Underlying Contract: D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Las Animas (071)

Note: Quality adjustment will be provided as specified in the crop provisions and special provisions. No additional quality adjustment will be made for any specialty type, except for malting barley insured under the Malting Barley Endorsement.

Quality

- *14 Your specialty type barley will be quality adjusted in the same manner as All Others type barley. We will use the discount factor charts in the Special Provisions, or if applicable, the reduction in value (RIV) and local market price for All Others barley, without regard to any contract price for your specialty type barley. The RIV will be based on the reduction in value applied by buyers to the All Others type with similar quality deficiencies..

GENERAL STATEMENTS:

For the purpose of this provision, the quality adjustment will be based on the reduction in value applied by buyers to the All Others type with similar quality deficiencies.

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.

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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.

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 applicable Crop Provisions.

- a. 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.

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Year: 2026	Commodity: Barley (0091)	U.S. No. 5 for Test Weight . 36.0 lbs. and above)
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Las Animas (071)

- i. If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
- ii. If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
- iii. The RIV and local market price* are determined on the date such quality adjusted production is sold to a disinterested third party.
- iv. The RIV and local market price* are determined on the date such quality adjusted production is sold to a disinterested third party.

SECTION A - DISCOUNT FACTOR CHARTS

Barley will be discounted for grade as specified within the Quality Adjustment Tab located in the AD.

GRADE DISCOUNT:

Barley will be discounted for grade as specified within the Quality Adjustment Tab located in the AD.

TEST WEIGHT DISCOUNT:

Discounts for low test weight are as follows (U.S. No. 5 for Test Weight . 36.0 lbs. to 36.0 lbs.; U.S. Sample Grade . 36.0 lbs. and below):

Test Weight Pounds	DF
36 and above	None
35.99-30	See Quality Adjustment Tab for Discount Factors
Below 30	See section B

DAMAGE DISCOUNT:

Discounts for low test weight are as follows (U.S. No. 5 for Test Weight . 36.0 lbs. to 36.0 lbs.; U.S. Sample Grade . 36.0 lbs. and below):

Damage %	DF
10 and below	None
10.01-34	See Quality Adjustment Tab for Discount Factors
Above 34	See Section B

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Year: 2026	Commodity: Barley (0091)	Use: HMO [] :aa[A] D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Las Animas (071)

THIN BARLEY:

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Thin Barley %	DF
75.00 and below	None
75.01-100	See Quality Adjustment Tab for Discount Factors

SPECIAL GRADE DISCOUNTS:

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Black Barley, Ergoty, Blighted, or Smutty See section B

SAMPLE GRADE DISCOUNTS:

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SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use: HMO [] :aa[A] D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Las Animas (071)

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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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:

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DFs for Vomitoxin:

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County: Las Animas (071)

Aflatoxin Range	DF
0.0 - 1.0 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.

i.

ii.

b. For production containing Aflatoxin or any other substances or conditions (except for production containing Vomitoxin as detailed in C3 a above), the DF will be:

i.

ii.

c.

d.

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** %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.

**** %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 + Grain that does not meet the definition of %old.
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