

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|----------------------|
| Year: 2026 | Commodity: Oats (0016) | Use NAW\ 2026 { 2026 |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Garvin (049) |

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 12/25/2025 | Acreage Reporting Date 1/15/2026 |
| Premium Billing Date 7/1/2026 | End of Insurance Date 10/31/2026 | 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 01 | Winter 016 | Non-Irrigated 003 |
| T/P 03 | Winter 016 | Irrigated 002 |
| T/P 05 | Winter 016 | Organic(Certified) Non-Irr. 713 |
| T/P 07 | Winter 016 | Organic(Certified) Irr. 702 |
| T/P 09 | Winter 016 | Organic(Transitional) Non-Irr. 714 |
| T/P 11 | Winter 016 | Organic(Transitional) Irr. 712 |

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|---|--|--------------------------------------|--|---|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 3/15/2026 | End of Late Planting Period Date 4/9/2026 | Acreage Reporting Date 5/15/2026 |
| Premium Billing Date 7/1/2026 | End of Insurance Date 10/31/2026 | 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 02 | Spring 017 | Non-Irrigated 003 |
| T/P 04 | Spring 017 | Irrigated 002 |
| T/P 06 | Spring 017 | Organic(Certified) Non-Irr. 713 |
| T/P 08 | Spring 017 | Organic(Certified) Irr. 702 |

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|----------------------|
| Year: 2026 | Commodity: Oats (0016) | Use All or None |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Garvin (049) |

| TP | Type | Practice |
|--------|------------|------------------------------------|
| T/P 10 | Spring 017 | Organic(Transitional) Non-Irr. 714 |
| T/P 12 | 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.

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.

Premium

In accordance with section 6 of the Small Grains Crop Provisions, a reduced premium rate is provided for acreage intentionally destroyed before harvest by grazing or other means. To qualify for the reduced premium rate you must notify your agent no later than March 1.

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>.

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.

Special Provisions 2026 and Succeeding Crop Years

$$\mathbb{U} \subseteq \mathbb{A}^n \setminus \{0\} \mid \exists \lambda \in \mathbb{D}$$

County: Garvin (049)

GENERAL STATEMENTS:

- 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.

Special Provisions
2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025
Commodity: Oats (0016)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
Unit: 100 bushels
County: Garvin (049)

- b. If you elect to delay settlement, 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.
- c. 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 to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.

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 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 elect to delay settlement, 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.
- g. 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 to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.

2. QUALITY ADJUSTMENT STATEMENT

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.

3. QUALITY ADJUSTMENT STATEMENT

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 will be taken within 60 days after the calendar 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 will apply. If you elect to delay settlement, 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 you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP. 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.

Special Provisions
2026 and Succeeding Crop Years

Year: 2026 Commodity: Oats (0016)
Date: 6/17/2025 Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
County: Garvin (049)

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.

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.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

When a producer delivers production to a distant market, the producer must provide a fair consideration to the distant market.

6. ZERO MARKET VALUE

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 eligible for a quality adjustment.

7. REDUCTION IN VALUE (RIV):

- Reduction in value due to damage, drying, handling, or processing; or
- Reduction in value due to other causes.

Special Provisions 2026 and Succeeding Crop Years

$$\mathbb{U} \subseteq \mathbb{A}^n \setminus \{0\} \mid \exists \lambda \in \mathbb{D}$$

County: Garvin (049)

- ## DISCOUNT FACTOR CHARTS

GRADE DISCOUNT:

TEST WEIGHT DISCOUNT:

| | |
|--------------------|---|
| 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:

| | |
|--------------|---|
| 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:

Special Provisions 2026 and Succeeding Crop Years

$$\mathbb{U} \subseteq \mathbb{A}^{\mathbb{N}} \mid \exists Q \{ \exists A \in \mathcal{D}$$

County: Garvin (049)

See section B

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|----------------------|
| Year: 2026 | Commodity: Oats (0016) | Upland Soybean |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Garvin (049) |

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. Vomitoxin only (no other Section C deficiencies are present) qualifying under section C and that has a level of 10.0 ppm or less, 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. 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.
- 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 harvest and analyzed for the presence of 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:

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, 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.
 - 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. 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.
 - 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 sum of all RIVs applied by the buyer due to all 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 substance or condition is greater than the maximum allowable, adjust the production in the following manner.
 - a. If the level of a substance or condition is greater 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.

Special Provisions 2026 and Succeeding Crop Years

$$\mathbb{U} \subseteq \mathbb{A}^n \setminus \{0\} \mid \exists \lambda \in \mathbb{D}$$

County: Garvin (049)

- DFs for Aflatoxin:

| | |
|-------------------|---|
| Aflatoxin Range | DF |
| 0.0 - 100.0 ppb | See Quality Adjustment Tab for Discount Factors |
| 300.1 ppb & above | See C3 below |

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Special Provisions 2026 and Succeeding Crop Years

$$\mathbb{U} \subset \mathbb{R}^n \setminus \{0\} \mid \mathbb{U} \in \mathbb{D}$$

County: Garvin (049)

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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.

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a. For production in Section A. The pre-established DFs.

b. $\emptyset \mid \dot{A} \mid [\dot{a} \vee \& \dot{c}] \mid \dot{A} \wedge \dot{A} \wedge \& \dot{c} \mid \dot{A} \dot{O} \dot{A} \dot{A} \dot{I} \in \in \dot{E}$

c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.

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Special Provisions

2026 and Succeeding Crop Years

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|-----------------|--|----------------------|
| Year: 2026 | Commodity: Oats (0016) | Uae\WU\ae{aeD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Garvin (049) |

| | |
|-------|--|
| * | %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.+A |