

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Rye (0094)	Use All a } ^•[a] D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Red Lake (125)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/5/2025	End of Late Planting Period Date 10/25/2025	Acreage Reporting Date 11/15/2025
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 11/15/2025	Insured's Production Reporting Date 11/15/2026

TP	Type	Practice
T/P 1	Winter 011	No Practice Specified 997 *5
T/P 2	Winter 011	No Practice Specified (OC) 723 *5
T/P 3	Winter 011	No Practice Specified (OT) 724 *5

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.

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.

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>.

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County: Red Lake (125)

Special Provisions
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- a. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{Harvest_{C1} + Harvest_{C2}}{2} \times \frac{Price_{C1} + Price_{C2}}{2}$ or $\frac{Yield_{B} + Yield_{C1} + Yield_{C2}}{3} \times \frac{Harvest_{B} + Harvest_{C1} + Harvest_{C2}}{3} \times \frac{Price_{B} + Price_{C1} + Price_{C2}}{3}$
- b. Sections C1 or C2 and Section B below, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- c. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{Harvest_{C1} + Harvest_{C2}}{2} \times \frac{Price_{C1} + Price_{C2}}{2}$ or $\frac{Yield_{B} + Yield_{C1} + Yield_{C2}}{3} \times \frac{Harvest_{B} + Harvest_{C1} + Harvest_{C2}}{3} \times \frac{Price_{B} + Price_{C1} + Price_{C2}}{3}$

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. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{Harvest_{C1} + Harvest_{C2}}{2} \times \frac{Price_{C1} + Price_{C2}}{2}$ or $\frac{Yield_{B} + Yield_{C1} + Yield_{C2}}{3} \times \frac{Harvest_{B} + Harvest_{C1} + Harvest_{C2}}{3} \times \frac{Price_{B} + Price_{C1} + Price_{C2}}{3}$
- c. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{Harvest_{C1} + Harvest_{C2}}{2} \times \frac{Price_{C1} + Price_{C2}}{2}$ or $\frac{Yield_{B} + Yield_{C1} + Yield_{C2}}{3} \times \frac{Harvest_{B} + Harvest_{C1} + Harvest_{C2}}{3} \times \frac{Price_{B} + Price_{C1} + Price_{C2}}{3}$
- d. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{Harvest_{C1} + Harvest_{C2}}{2} \times \frac{Price_{C1} + Price_{C2}}{2}$ or $\frac{Yield_{B} + Yield_{C1} + Yield_{C2}}{3} \times \frac{Harvest_{B} + Harvest_{C1} + Harvest_{C2}}{3} \times \frac{Price_{B} + Price_{C1} + Price_{C2}}{3}$ using the applicable DFs.
- e. If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- f. If the time to harvest has been extended as stated below, this option will not apply beyond 60 days after the calendar date for the EOIP.
- g. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{Harvest_{C1} + Harvest_{C2}}{2} \times \frac{Price_{C1} + Price_{C2}}{2}$ or $\frac{Yield_{B} + Yield_{C1} + Yield_{C2}}{3} \times \frac{Harvest_{B} + Harvest_{C1} + Harvest_{C2}}{3} \times \frac{Price_{B} + Price_{C1} + Price_{C2}}{3}$

2. OPTION TO DELAY CLAIM SETTLEMENT:

Unless the AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurability quality deficiencies under sections A, B, C1, C2, and C2a ii and C2a iv will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

3. EXTENSION OF TIME TO HARVEST

Unless the AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurability quality deficiencies under sections A, B, C1, C2, and C2a ii and C2a iv will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

Unless the AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurability quality deficiencies under sections A, B, C1, C2, and C2a ii and C2a iv will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

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4. DELAY IN MEASUREMENT OF FARM STORED PRODUCTION

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6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

- Moisture content;
- Damage due to uninsured causes;
- Drying;
- Handling;

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- e. Processing; or
- f. Any other costs associated with normal harvesting, handling, and marketing of your production.
 - 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 the RIV can be decreased by conditioning the production, the RIV may be increased by the cost of conditioning provided the resulting RIV does not exceed the RIV before conditioning.
 - 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

U) 100% of the value of the production as determined by the local market price* for the production as sold to a disinterested third party, less the cost of conditioning the production, provided the resulting RIV does not exceed the RIV before conditioning.

GRADE DISCOUNT:

U) 100% of the value of the production as determined by the local market price* for the production as sold to a disinterested third party, less the cost of conditioning the production, provided the resulting RIV does not exceed the RIV before conditioning.

TEST WEIGHT DISCOUNT:

U) 100% of the value of the production as determined by the local market price* for the production as sold to a disinterested third party, less the cost of conditioning the production, provided the resulting RIV does not exceed the RIV before conditioning.

Test Weight Pounds	DF
52 and above	None
51.99-49	See Quality Adjustment Tab for Discount Factors
Below 49	See section B

DAMAGE DISCOUNT:

U) 100% of the value of the production as determined by the local market price* for the production as sold to a disinterested third party, less the cost of conditioning the production, provided the resulting RIV does not exceed the RIV before conditioning.

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Damage %	DF
7 and below	None
7.01-25	See Quality Adjustment Tab for Discount Factors
Above 25	See section B

ERGOT DISCOUNT:

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Ergot Percent	DF
.30 and below	None
.31-.2.00	See Quality Adjustment Tab for Discount Factors
Above 2.00	See section B

SPECIAL GRADE DISCOUNTS:

Discounts for light smutty, smutty, light garlicky, or garlicky grade are as follows, regardless of U.S. grade designation, see section B.

SAMPLE GRADE DISCOUNTS:

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percent thin rye above 25 percent, a kernel damage above 25 percent, an ergot percentage above 2 percent, or grading light garlicky, garlicky, light smutty, or smutty,

1. GA [jaA eAae AeA A@Bae } aaAae A' A@ AUUEA@AOA aA^A@A' { A AeAUQ.Ae] jaA^A@A'^A'^A' AeA insurable quality deficiencies, and that value divided by the local market price.
2. 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 .500 (unless you elect to delay settlement as specified in the General Statements above).
3. GA) [jaA eAae AeA A@Bae } aaAae A' A@ AUUEA@aA aa^aA Ae ^A @A ae } ^A/A' A [jaA A @A AeA aA c'^c'aA@Aa ec A@AOA aA^A eA

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

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Revenue Prot with Harvest Price Exclusion (03)

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Year: 2026
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Commodity: Rye (0094)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Unit: MT a } ^ • [c a Q D
County: Red Lake (125)

- c. If the applicable DFs for 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 to 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 less than the maximum allowable, adjust the production in the following manner.
 - a. If the level of a substance or condition is less than the maximum allowable, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price.
 - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - iv. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price, plus 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, plus 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 a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above.

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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

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. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
- 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:
- c. 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 quality deficiencies listed in Section C.

SECTION D - ZERO MARKET VALUE PRODUCTION

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Year: 2026

Commodity: Rye (0094)

Use: 100% a } ^ • [c a Q D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Red Lake (125)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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2. Q A [~ A [A [o A ^ • d [^ A A ~ • ^ A A A ^ • d [^ A A [a ~ & c q } A A A { a } ^ | A s s A } c a | ^ A A A • E A ~ & Q | : [a ~ & c q } A A A { a } ^ | A s s A } • a A [A [} * ^ | A A } • a A ^ a A A A A A [A A a \ o A A ^ A and will be adjusted as follows:
 - a. Q | A | : [a ~ & c q } A A ^ • d [^ A A ~ • ^ A A A ^ • d [^ A A [a ~ & c q } A A A { a } ^ | A s s A } c a | ^ A A A • E A the pre-established DFs.
 - b. Q | A | : [a ~ & c q } A A ^ • d [^ A A ~ • ^ A A A ^ • d [^ A A [a ~ & c q } A A A { a } ^ | A s s A } c a | ^ A A A • E A
 - c. Q | A | : [a ~ & c q } A A ^ • d [^ A A ~ • ^ A A A ^ • d [^ A A [a ~ & c q } A A A { a } ^ | A s s A } c a | ^ A A A • E A
3. If you destroy production qualifying under section C3 in a manner unacceptable to us, such production will not be adjusted for any quality deficiencies listed in
 - ^ & c q } A O E A A [~ A [A [o A ^ • d [^ A A ~ • ^ A A A ^ • d [^ A A [a ~ & c q } A A A { a } ^ | A s s A } c a | ^ A A A • E A
 - A A [A [o A ^ • d [^ A A ~ • ^ A A A ^ • d [^ A A [a ~ & c q } A A A { a } ^ | A s s A } c a | ^ A A A • E A
 - A A [A [o A ^ • d [^ A A ~ • ^ A A A ^ • d [^ A A [a ~ & c q } A A A { a } ^ | A s s A } c a | ^ A A A • E A

*	%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.
*****	%Insold-A Grain that does not meet the definition of %Sold-A