

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or a Portion of Acreage [ a ]
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Effingham (049)

### Program Dates for Insurable Types and Practices

<b>Sales Closing Date</b> 9/30/2025	<b>Cancellation Date</b> 9/30/2025	<b>Earliest Planting Date</b>	<b>Final Planting Date</b> 10/31/2025	<b>End of Late Planting Period Date</b> 11/5/2025	<b>Acreage Reporting Date</b> 12/15/2025
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 9/30/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 11/14/2025	<b>Insured's Production Reporting Date</b> 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

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.

#### 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.

## Special Provisions 2026 and Succeeding Crop Years

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### 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 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

adjustment factors are considered in determining production to count.

than zero) to determine net production to count.

Qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under

The AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurable quality deficiencies under Sections A, B and C must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period

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

Production qualifying under Sections B or C (except for production qualifying under section C3) that is unsold 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.

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

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026  
Date: 6/17/2025

Commodity: Wheat (0011)  
Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)

Unit: 1000 bushels  
County: Effingham (049)

- a.  $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$  or  $Yield_{B} \times DF_{B}$ , whichever is greater, shall be the applicable DF for the unit.
- 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.  $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$  or  $Yield_{B} \times DF_{B}$ , whichever is greater, shall be the applicable DF for the unit.

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### 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 DF's 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.  $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$  or  $Yield_{B} \times DF_{B}$ , whichever is greater, shall be the applicable DF for the unit.
- c.  $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$  or  $Yield_{B} \times DF_{B}$ , whichever is greater, shall be the applicable DF for the unit.
- 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.  $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$  or  $Yield_{B} \times DF_{B}$ , whichever is greater, shall be the applicable DF for the unit.
- f.  $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$  or  $Yield_{B} \times DF_{B}$ , whichever is greater, shall be the applicable DF for the unit.
- g.  $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$  or  $Yield_{B} \times DF_{B}$ , whichever is greater, shall be the applicable DF for the unit.

2.

### 2. SECTION 14(e) OF THE BASIC PROVISIONS

Unless the AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurable quality deficiencies under sections A, B, and C must be obtained in accordance with the Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period.

### 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 insurable quality deficiencies under sections A, B, and C must be obtained in accordance with the Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period.

## Special Provisions 2026 and Succeeding Crop Years

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County: Effingham (049)

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If you elect to delay measurement of farm stored production as provided in the Basic Provisions, all samples of farm stored production used to determine insurable 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 payment.

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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

a. Moisture content:

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 0000 [ a AF D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Effingham (049)

- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f. Any other costs associated with normal harvesting, handling, and marketing of your production.
  - i. RIVs cannot be used in combination with chart DFs.
  - ii. ~~When the resulting RIV exceeds the RIV in your local marketing area.~~
  - iii. ~~When the resulting RIV exceeds the RIV before conditioning.~~
  - iv. ~~V@ÜÜX/äÄ &Ä ä\^ö\ä^Ä^c\{ ä^äÄ} Ä@Ää~Ä^&Ä~ ää Ääb•cäÄ\{ ä &Ä} Ä Ä\|äÄ Ää ä c\^•cäÄäÄ äc È~~

### SECTION A - DISCOUNT FACTOR CHARTS

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### GRADE DISCOUNT:

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- “ U.S. Grade No. 5 for Kernel Damage - 10.01% to 15.0%
- “ U.S. Grade No. 5 for Total Defects - 12.01% to 20.0%
- “ 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.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: HWW, [ a AF] D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Effingham (049)

### TEST WEIGHT DISCOUNT:

For all 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

For all Hard Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

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

For all Soft Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

For all Hard Red Spring wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

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

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:

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 0000 [ 3 A] D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Effingham (049)

Defects %	DF
10 and below	None
10.01-35	See Quality Adjustment Tab for Discount Factors
Above 35	See section B

For all classes of wheat, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, 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 DISCOUNT FOR ALL CLASSES

For all classes of wheat, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, 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:

For all classes of wheat, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below.

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:

Falling Number Range	DF
299-200	See Quality Adjustment Tab for Discount Factors
Below 200	See Section B

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 0000 [ a A] D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Effingham (049)

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 á • ~ ! æ ^ Á ~ æ Á Áä } & á • Ë á á @ Áä ^ Áä á á Á @ Á [ & q } á ! Á ! Ë Á ! [ á ~ & q } Á ^ & áä \* Á Á Ö Ö Á ! Á ! [ ~ ö æ æ ^ Á á ! Á [ æ Á Á & áä Á Á Á Ö Ö Á ! Á
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#### SECTION C - SUBSTANCES OR CONDITIONS THAT ARE INJURIOUS TO HUMAN OR ANIMAL HEALTH

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Special Provisions  
2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Department of Agriculture

Date: 6/17/2025

Plan: Yield Protection (01)

County: Effingham (049)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

sections A or B above, except as shown in C3 below.

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

from such flood-damaged acreage and commingle with production from acreage not damaged by flood, such commingled production will not be adjusted for any quality deficiencies listed in Section C.

substances or conditions in excess of the amount allowed by the lower of the following:

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## Special Provisions 2026 and Succeeding Crop Years

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County: Effingham (049)

Vomitoxin Range	DF
0.1 - 0.9 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

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## Special Provisions 2026 and Succeeding Crop Years

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Date: 6/17/2025

Commodity: Wheat (0011)  
Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)

Use: 0000 [ 0 0 0 0 ]  
County: Effingham (049)

DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 - 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 level of Aflatoxin or Vomitoxin is less than the maximum amount allowed, the claim will be adjusted based on the level of the deficiency.
    - i. If the level of Aflatoxin or Vomitoxin is less than the maximum amount allowed, the claim will be adjusted based on the level of the deficiency.
    - ii. If the level of Aflatoxin or Vomitoxin is less than the maximum amount allowed, the claim will be adjusted based on the level of the deficiency.
  - b. If the level of Aflatoxin or Vomitoxin is greater than the maximum amount allowed, the claim will be adjusted based on the level of the deficiency.
    - i. If the level of Aflatoxin or Vomitoxin is greater than the maximum amount allowed, the claim will be adjusted based on the level of the deficiency.
    - ii. If the level of Aflatoxin or Vomitoxin is greater than the maximum amount allowed, the claim will be adjusted based on the level of the deficiency.
  - c. If the level of Aflatoxin or Vomitoxin is greater than the maximum amount allowed, the claim will be adjusted based on the level of the deficiency.
  - 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 period, such production will not be adjusted for any quality deficiencies listed in Section C.

### SECTION D - ZERO MARKET VALUE PRODUCTION

If the level of Aflatoxin or Vomitoxin is greater than the maximum amount allowed, the claim will be adjusted based on the level of the deficiency.

1. If the level of Aflatoxin or Vomitoxin is greater than the maximum amount allowed, the claim will be adjusted based on the level of the deficiency.

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 0000 [ 0 0 ] D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Effingham (049)

2. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
  - a.  $\frac{Q}{A} \times \frac{P}{P_{pre}} \times \frac{A_{pre}}{A}$  the pre-established DFs.
  - b.  $\frac{Q}{A} \times \frac{P}{P_{pre}} \times \frac{A_{pre}}{A} \times \frac{C}{C_{pre}}$
  - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3.  $\frac{Q}{A} \times \frac{P}{P_{pre}} \times \frac{A_{pre}}{A} \times \frac{C}{C_{pre}} \times \frac{D}{D_{pre}} \times \frac{E}{E_{pre}} \times \frac{F}{F_{pre}} \times \frac{G}{G_{pre}} \times \frac{H}{H_{pre}} \times \frac{I}{I_{pre}} \times \frac{J}{J_{pre}} \times \frac{K}{K_{pre}} \times \frac{L}{L_{pre}} \times \frac{M}{M_{pre}} \times \frac{N}{N_{pre}} \times \frac{O}{O_{pre}} \times \frac{P}{P_{pre}} \times \frac{Q}{Q_{pre}} \times \frac{R}{R_{pre}} \times \frac{S}{S_{pre}} \times \frac{T}{T_{pre}} \times \frac{U}{U_{pre}} \times \frac{V}{V_{pre}} \times \frac{W}{W_{pre}} \times \frac{X}{X_{pre}} \times \frac{Y}{Y_{pre}} \times \frac{Z}{Z_{pre}}$  manner, or destroyed unless Section C3d applies. An automatic 30 day extension of time will be allowed for you to submit your claim for indemnity.

*	%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.