

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use All or None (01) or All D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Sutter (101)

### Program Dates for Insurable Types and Practices

<b>Sales Closing Date</b> 10/31/2025	<b>Cancellation Date</b> 10/31/2025	<b>Earliest Planting Date</b>	<b>Final Planting Date</b> 1/31/2026	<b>End of Late Planting Period Date</b> 2/10/2026	<b>Acreage Reporting Date</b> 3/15/2026
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 10/31/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 12/15/2025	<b>Insured's Production Reporting Date</b> 12/15/2026

TP	Type	Practice
T/P 1	Winter 016 *4	Non-Irrigated 003 *4 *9
T/P 2	Winter 016 *4	Irrigated 002 *4
T/P 3	Winter 016 *4	Organic(Certified) Non-Irr. 713 *4 *9
T/P 4	Winter 016 *4	Organic(Certified) Irr. 702 *4
T/P 5	Winter 016 *4	Organic(Transitional) Non-Irr. 714 *4 *9
T/P 6	Winter 016 *4	Organic(Transitional) Irr. 712 *4

#### 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.

#### Date

\*4 In lieu of section 6 (a)(2) of the Basic Provisions, you must submit your acreage report on or before the acreage reporting date contained in these Special Provisions.

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.

## Special Provisions 2026 and Succeeding Crop Years

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County: Sutter (101)

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

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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  
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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Oats (0016)

Unit: 100 bushels

Date: 6/17/2025

Plan: Yield Protection (01)

County: Sutter (101)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 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.

The DF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in the following manner:

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.

- 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.
- Unsold production that is sold 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 in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- Unsold production that is not sold to a disinterested third party during this delay, 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.

### 1. OPTION TO DELAY CLAIM SETTLEMENT:

- 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.
- 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 in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- Unsold production that is not sold to a disinterested third party during this delay, 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.
- 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.
- If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- Unsold production that is not sold to a disinterested third party during this delay, 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.
- Unsold production that is not sold to a disinterested third party during this delay, 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.

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.

## Special Provisions 2026 and Succeeding Crop Years

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County: Sutter (101)

## Revenue Prot with Harvest Price Exclusion (03)

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0x81 0x82 0x83 0x84 0x85 0x86 0x87 0x88 0x89 0x8A 0x8B 0x8C 0x8D 0x8E 0x8F 0x90 0x91 0x92 0x93 0x94 0x95 0x96 0x97 0x98 0x99 0x9A 0x9B 0x9C 0x9D 0x9E 0x9F 0xA0 0xA1 0xA2 0xA3 0xA4 0xA5 0xA6 0xA7 0xA8 0xA9 0xAA 0xAB 0xAC 0xAD 0xAE 0xAF 0xB0 0xB1 0xB2 0xB3 0xB4 0xB5 0xB6 0xB7 0xB8 0xB9 0xBA 0xBB 0xBC 0xBD 0xBE 0xBF 0xC0 0xC1 0xC2 0xC3 0xC4 0xC5 0xC6 0xC7 0xC8 0xC9 0xCA 0xCB 0xCC 0xCD 0xCE 0xCF 0xD0 0xD1 0xD2 0xD3 0xD4 0xD5 0xD6 0xD7 0xD8 0xD9 0xDA 0xDB 0xDC 0xDD 0xDE 0xDF 0xE0 0xE1 0xE2 0xE3 0xE4 0xE5 0xE6 0xE7 0xE8 0xE9 0xEA 0xEB 0xEC 0xED 0xEE 0xEF 0xF0 0xF1 0xF2 0xF3 0xF4 0xF5 0xF6 0xF7 0xF8 0xF9 0xFA 0xFB 0xFC 0xFD 0xFE 0xFF

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 payment under the program. The market value of the production shall be determined by the market value of the production at the time of the final inspection for the unit, except for production fed or used in any other manner.

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## Special Provisions 2026 and Succeeding Crop Years

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County: Sutter (101)

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use of Oats in EOIP
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Sutter (101)

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:

Discounts for percent sound as follows (U.S. Sample Grade for Damage . 50% and below):

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:

See section B for special grade discounts.

Ergoty or Thin	See section B
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### SAMPLE GRADE DISCOUNTS:

See section B for sample grade discounts.

### DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

See section B for deficiencies not in discount factor charts.

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 insurable quality deficiencies, and that value divided by the local market price.
2. If the buyer elects to delay settlement as specified in the General Statements above, 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.
3. If the buyer elects to delay settlement as specified in the General Statements above, 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.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use: 1000 Data: 1000 D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Sutter (101)

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

The sum of all DFs for production containing substances or conditions that are injurious to human or animal health is allowed, in addition to applicable DFs from sections A or B above, except as shown in C3 below.

On the date of the loss, 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

Vomiting and other conditions that are 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. Vomiting and other conditions that are 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:
- b. On the date of the loss, 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
- 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 the date of the loss, and 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

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,
  - 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 the insured crop is sold to a disinterested third party after 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.



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Year: 2026  
Date: 6/17/2025

Commodity: Oats (0016)  
Plan: Yield Protection (01)  
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Revenue Prot with Harvest Price Exclusion (03)

Unit: 100 bushels  
County: Sutter (101)

- 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 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 - 10.0 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

2. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner.
  - a. If the level of any of the following substances or conditions is less 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.
    - ii. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner:
      - 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.
    - iii. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner:
      - added to the applicable DFs included in sections A, or B2 above.
    - iv. 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.
    - 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, added to 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 any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner:
      - added to the applicable DFs included in sections A or B2 above.
    - ii. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner:
      - added to the applicable DFs included in sections A or B2 above.



## Special Provisions 2026 and Succeeding Crop Years

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County: Sutter (101)

- iii.  $\mathcal{Q}(\mathcal{A}) \cap \mathcal{C}(\mathcal{A}) \cap \mathcal{D}(\mathcal{A}) \cap \mathcal{E}(\mathcal{A}) \cap \mathcal{F}(\mathcal{A}) \cap \mathcal{G}(\mathcal{A}) \cap \mathcal{H}(\mathcal{A}) \cap \mathcal{I}(\mathcal{A}) \cap \mathcal{J}(\mathcal{A}) \cap \mathcal{K}(\mathcal{A}) \cap \mathcal{L}(\mathcal{A}) \cap \mathcal{M}(\mathcal{A}) \cap \mathcal{N}(\mathcal{A}) \cap \mathcal{O}(\mathcal{A}) \cap \mathcal{P}(\mathcal{A}) \cap \mathcal{Q}(\mathcal{A}) \cap \mathcal{R}(\mathcal{A}) \cap \mathcal{S}(\mathcal{A}) \cap \mathcal{T}(\mathcal{A}) \cap \mathcal{U}(\mathcal{A}) \cap \mathcal{V}(\mathcal{A}) \cap \mathcal{W}(\mathcal{A}) \cap \mathcal{X}(\mathcal{A}) \cap \mathcal{Y}(\mathcal{A}) \cap \mathcal{Z}(\mathcal{A})$   
applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 - 100 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 shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to submit a claim for indemnity within the time period specified in Section C.
- i. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to submit a claim for indemnity within the time period specified in Section C.
- ii. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to submit a claim for indemnity within the time period specified in Section C.
- b. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to submit a claim for indemnity within the time period specified in Section C.
- i. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to submit a claim for indemnity within the time period specified in Section C.
- ii. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to submit a claim for indemnity within the time period specified in Section C.
- c. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to submit a claim for indemnity within the time period specified in Section C.
- 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.

## ÙÒÔVQ PÄÖÁ ZERO MARKET VALUE PRODUCTION

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## Special Provisions 2026 and Succeeding Crop Years

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County: Sutter (101)

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\* % Local Market Price - As defined in the applicable Basic, Crop, or these Provisions.

\*\* %Disinterested third party-~~the~~ 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
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