

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Oats (0016) | Use All or None A/D |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Kendall (259) |

Program Dates for Insurable Types and Practices

| | | | | | |
|---|--|--------------------------------------|--|---|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 12/15/2025 | End of Late Planting Period Date 1/9/2026 | 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 1 | Winter 016 | Non-Irrigated 003 |
| T/P 2 | Winter 016 | Irrigated 002 |
| T/P 3 | Winter 016 | Organic(Certified) Non-Irr. 713 |
| T/P 4 | Winter 016 | Organic(Certified) Irr. 702 |
| T/P 5 | Winter 016 | Organic(Transitional) Non-Irr. 714 |
| T/P 6 | Winter 016 | 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 February 15.

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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.

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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- 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
- 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. If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- e. 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.
- f. If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- g. 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.

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ΗΕΘΥΝΟΒΥΘΗΒΑΙΘΑΤ ΟΑΥΑΡΘΕΪΧΘΥΝ

Q3. A farmer who harvests grain after the calendar date for the EOIP, and whose quality deficiencies will also be extended to 60 days after the EOIP. All samples for QA are taken from the crop until AFTER 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 claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not

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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

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7. REDUCTION IN VALUE (RIV):

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- a. T [ã ċ ! ^ Å] c } d Á
- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f. Q ħ ^ Á @ ! Å • • Å • [& æ ^ á Á ~ Q] ! { æ Å ç ^ • q * E Q æ å ä * E æ å Á æ \ ^ q * Á - Á [~ ! Á ! | á ~ & q } È
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 - 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. 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.
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UNPAID DISCOUNT FACTOR CHARTS

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GRADE DISCOUNT:

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TEST WEIGHT DISCOUNT:

Discounts for low test weight as follows (U.S. Sample Grade for Test Weight . 66 lbs. and below):

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| | |
|--------------------|---|
| 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 . 55 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:

For Oats, the following discounts apply to the DF:

| | |
|----------------|---------------|
| Ergoty or Thin | See section B |
|----------------|---------------|

SAMPLE GRADE DISCOUNTS:

For Oats, the following discounts apply to the DF:

DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

If the Oats are 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.

- 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.
- Unless 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.
- Unless 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.

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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/or other symptoms of illness in humans or animals, or other conditions that are 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

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:

- Vomiting and/or other symptoms of illness in humans or animals, or other conditions that are 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
- 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
- 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

- 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,
 - 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.
 - 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

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|-----------------|--|-----------------------|
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- 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 a lot contains a level of a substance or condition with a level less than the maximum allowable, adjust the production in the following manner.
 - a. If a lot is placed in commercial storage without going into on farm storage, the DF will be:
 - 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 a lot is sold to a disinterested third party after 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, plus the applicable DFs included in sections A or B2 above (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 a lot is sold to a disinterested third party after 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, plus the applicable DFs included in sections A or B2 above, plus 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, 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 a lot is sold to a disinterested third party after 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, plus the applicable DFs included in sections A or B2 above.
 - ii. If a lot is sold to a disinterested third party after 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, plus the applicable DFs included in sections A or B2 above.

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- iii. If the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

| Aflatoxin Range | DF |
|-------------------|---|
| 0.1 - 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 claimant is a producer, the claimant must provide a written statement to the insurer within 30 days of the date of the loss, stating the following:
 - i. A statement of the claimant's knowledge of the loss at the time of the loss, and a statement of the claimant's knowledge of the loss at the time of the loss, and a statement of the claimant's knowledge of the loss at the time of the loss.
 - ii. A statement of the claimant's knowledge of the loss at the time of the loss, and a statement of the claimant's knowledge of the loss at the time of the loss, and a statement of the claimant's knowledge of the loss at the time of the loss.
 - b. If the claimant is a producer, the claimant must provide a written statement to the insurer within 30 days of the date of the loss, stating the following:
 - i. A statement of the claimant's knowledge of the loss at the time of the loss, and a statement of the claimant's knowledge of the loss at the time of the loss, and a statement of the claimant's knowledge of the loss at the time of the loss.
 - ii. A statement of the claimant's knowledge of the loss at the time of the loss, and a statement of the claimant's knowledge of the loss at the time of the loss, and a statement of the claimant's knowledge of the loss at the time of the loss.
 - c. If the claimant is a producer, the claimant must provide a written statement to the insurer within 30 days of the date of the loss, stating the following:
 - i. A statement of the claimant's knowledge of the loss at the time of the loss, and a statement of the claimant's knowledge of the loss at the time of the loss, and a statement of the claimant's knowledge of the loss at the time of the loss.
 - ii. A statement of the claimant's knowledge of the loss at the time of the loss, and a statement of the claimant's knowledge of the loss at the time of the loss, and a statement of the claimant's knowledge of the loss at the time of the loss.
 - 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.

ZERO MARKET VALUE PRODUCTION

If the claimant is a producer, the claimant must provide a written statement to the insurer within 30 days of the date of the loss, stating the following:

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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

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