

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use WU @ HUD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Coshocton (031)

### 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> 10/20/2025	<b>End of Late Planting Period Date</b> 10/25/2025	<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.

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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.

Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.

### Quality

#### GENERAL STATEMENTS:

For the purpose of this section, the term "qualifying production" means the production of a crop that is eligible for insurance under the plan and that is not excluded from coverage under the plan.

For the purpose of this section, the term "quality adjustment" means the adjustment to the production of a crop that is eligible for insurance under the plan and that is not excluded from coverage under the plan, based on the quality of the production. The quality adjustment is determined by comparing the actual production to the production that would have been expected if the production had been of standard quality.

For the purpose of this section, the term "net production" means the production of a crop that is eligible for insurance under the plan and that is not excluded from coverage under the plan, after the quality adjustment has been applied. The net production is determined by subtracting the quality adjustment from the actual production.

For the purpose of this section, the term "qualifying for quality adjustment" means the production of a crop that is eligible for insurance under the plan and that is not excluded from coverage under the plan, and that is not excluded from coverage under the plan, based on the quality of the production.

For the purpose of this section, the term "extension of time to harvest" means the extension of time to harvest as specified in the plan, based on the quality of the production. The extension of time to harvest is determined by comparing the actual production to the production that would have been expected if the production had been of standard quality.

For the purpose of this section, the term "production qualifying under section B or C" means the production of a crop that is eligible for insurance under the plan and that is not excluded from coverage under the plan, based on the quality of the production.

For the purpose of this section, the term "production qualifying under section C3" means the production of a crop that is eligible for insurance under the plan and that is not excluded from coverage under the plan, based on the quality of the production.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 0000 @ ACHD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Coshocton (031)

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.

V@ADF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in accordance with the provisions of the Basic Provisions.

- a. If the producer elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- 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. If the producer elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

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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. If the producer elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- c. If the producer elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- 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 producer elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- f. If the producer elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- g. V@ADF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in accordance with the provisions of the Basic Provisions.

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

U) If the producer elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

## Special Provisions 2026 and Succeeding Crop Years

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County: Coshocton (031)

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Grade No. 5

Date: 6/17/2025

Plan: Yield Protection (01)

County: Coshocton (031)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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- Moisture content;
- Damage due to uninsured causes;
- Drying;
- Handling;
- Processing; or
- Any other costs associated with normal harvesting, handling, and marketing of your production.
  - RIVs cannot be used in combination with chart DFs.
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### 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%

## Special Provisions 2026 and Succeeding Crop Years

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Coshocton (031)

- “ 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.

### 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 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 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

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

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

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

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: HRS, DUM, and HUD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Coshocton (031)

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:

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, if the average falling number is less than 30, 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, if the average falling number is less than 30, 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, if the average falling number is less than 30, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table above.

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:

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Year: 2026	Commodity: Wheat (0011)	Use: 0000 @ 10
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Coshocton (031)

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

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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 á æ } á • æ á Á @ Á æ ^ á á á Á Á @ Á | æ Á æ ^ á | á Ë Á | | á ~ ¢ | Á ^ Á æ á \* Á Á Á Á | Á | | ¢ æ æ ^ Á | Á | ¢ | Á ^ Á æ ^ Á Á Á Á | Á



## Special Provisions 2026 and Succeeding Crop Years

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County: Coshocton (031)

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

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## Special Provisions 2026 and Succeeding Crop Years

County: Coshocton (031)

- DFs for Vomitoxin:

[illegible]

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Uae^WU @ AHD

Date: 6/17/2025

Plan: Yield Protection (01)

County: Coshocton (031)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- i.  $\mathcal{Q} \{ \text{Aflatoxin level} \} \text{ is } \leq 300 \text{ ppb}$  applicable DFs included in sections A or B2 above.
- ii.  $\mathcal{Q} \{ \text{Aflatoxin level} \} \text{ is } > 300 \text{ ppb}$  to the applicable DFs included in sections A or B2 above.
- iii.  $\mathcal{Q} \{ \text{Aflatoxin level} \} \text{ is } > 300 \text{ ppb}$  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  $\mathcal{Q} \{ \text{Aflatoxin level} \} \text{ is } > 300 \text{ ppb}$  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  $\text{ } \{ \text{Aflatoxin level} \} \text{ is } > 300 \text{ ppb}$ 
  - a.  $\mathcal{Q} \{ \text{Aflatoxin level} \} \text{ is } > 300 \text{ ppb}$ 
    - i.  $\text{V} \{ \text{Aflatoxin level} \} \text{ is } > 10 \text{ ppm}$  disinterested third party; or
    - ii.  $\text{E} \{ \text{Aflatoxin level} \} \text{ is } > 300 \text{ ppb}$
  - b.  $\mathcal{Q} \{ \text{Aflatoxin level} \} \text{ is } > 300 \text{ ppb}$  will be:
    - i.  $\text{V} \{ \text{Aflatoxin level} \} \text{ is } > 10 \text{ ppm}$  into commercial storage prior to being sold.
    - ii.  $\text{E} \{ \text{Aflatoxin level} \} \text{ is } > 300 \text{ ppb}$
  - c.  $\mathcal{Q} \{ \text{Aflatoxin level} \} \text{ is } > 300 \text{ ppb}$  unacceptable to us, such production will not be adjusted for any quality deficiencies listed 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 the insurance

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period, such production will not be adjusted for any quality deficiencies listed in Section C.

### SECTION D - ZERO MARKET VALUE PRODUCTION

0. 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:

1. 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. 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:
  - b. 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:
  - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. 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:

*	%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.
*****	%Unsold-A Grain that does not meet the definition of %sold.