

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use All Acreage
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Kimble (267)

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 2/15/2026
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 091	Non-Irrigated 003
T/P 2	Winter 091	Irrigated 002
T/P 3	Winter 091	Organic(Certified) Non-Irr. 713
T/P 4	Winter 091	Organic(Certified) Irr. 702
T/P 5	Winter 091	Organic(Transitional) Non-Irr. 714
T/P 6	Winter 091	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 March 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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The production to count remaining after allowable reductions to gross production (in accordance with the applicable Crop Provisions), is multiplied by the QAF (not less than zero) to determine net production to count.

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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.

For the purpose of this statement, the calendar date for the end of the insurance period is the date that the insured harvests the crop, or if the insured does not harvest the crop, the date that the insured determines the crop is a total loss. If the insured determines the crop is a total loss, the insured must provide written notice to the insurer within 60 days of the date that the insured determines the crop is a total loss. If the insured does not provide written notice to the insurer within 60 days of the date that the insured determines the crop is a total loss, the insured will be deemed to have elected to settle the claim based on the applicable DFs for unsold production.

The DF 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 applicable DFs for unsold production.

- For the purpose of this statement, the calendar date for the end of the insurance period is the date that the insured harvests the crop, or if the insured does not harvest the crop, the date that the insured determines the crop is a total loss. If the insured determines the crop is a total loss, the insured must provide written notice to the insurer within 60 days of the date that the insured determines the crop is a total loss. If the insured does not provide written notice to the insurer within 60 days of the date that the insured determines the crop is a total loss, the insured will be deemed to have elected to settle the claim based on the applicable DFs for unsold production.
- 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.
- For the purpose of this statement, the calendar date for the end of the insurance period is the date that the insured harvests the crop, or if the insured does not harvest the crop, the date that the insured determines the crop is a total loss. If the insured determines the crop is a total loss, the insured must provide written notice to the insurer within 60 days of the date that the insured determines the crop is a total loss. If the insured does not provide written notice to the insurer within 60 days of the date that the insured determines the crop is a total loss, the insured will be deemed to have elected to settle the claim based on the applicable DFs for unsold production.

1. OPTION TO DELAY CLAIM SETTLEMENT:

- Unless the insured elects in writing to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the claim will be settled using the applicable DFs for unsold production.
- 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 the claim for up to 60 days after the calendar date for the EOIP.
- For the purpose of this statement, the calendar date for the end of the insurance period is the date that the insured harvests the crop, or if the insured does not harvest the crop, the date that the insured determines the crop is a total loss. If the insured determines the crop is a total loss, the insured must provide written notice to the insurer within 60 days of the date that the insured determines the crop is a total loss. If the insured does not provide written notice to the insurer within 60 days of the date that the insured determines the crop is a total loss, the insured will be deemed to have elected to settle the claim based on the applicable DFs for unsold production.
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- 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.
- For the purpose of this statement, the calendar date for the end of the insurance period is the date that the insured harvests the crop, or if the insured does not harvest the crop, the date that the insured determines the crop is a total loss. If the insured determines the crop is a total loss, the insured must provide written notice to the insurer within 60 days of the date that the insured determines the crop is a total loss. If the insured does not provide written notice to the insurer within 60 days of the date that the insured determines the crop is a total loss, the insured will be deemed to have elected to settle the claim based on the applicable DFs for unsold production.

END OF SPECIAL PROVISIONS

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Year: 2026	Commodity: Barley (0091)	Use: 0000/0000/0000/0000
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Kimble (267)

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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 this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of insurance period (EOIP).

Qd) And also if you have harvested your crop by the date specified in Section A or B, you will still be eligible for indemnity under sections C1a or C2a i, provided you meet all other requirements set forth in the Act. If you do not harvest your crop until 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 60 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 apply. You must file your 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

4. DELAY IN MEASUREMENT OF FARM STORED PRODUCTION

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5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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6. ZERO MARKET VALUE

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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	Revenue Protection (02)	
	Revenue Prot with Harvest Price Exclusion (03)	

market value, except for production fed or used in any other manner.

7. REDUCTION IN VALUE (RIV):

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- a. Moisture content;
- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or

f. $\mathcal{O}^{\wedge} \hat{A} @ \backslash \& \cdot \bullet \hat{A} e \cdot [\& a e \hat{a} \hat{A} \tilde{a} \hat{A} [[\{ \hat{a} \hat{A} e \hat{c} \hat{A} \cdot \hat{a} * \hat{E} \hat{O} e \} \hat{a} \hat{a} * \hat{E} \hat{A} \hat{A} \hat{a} \backslash \wedge \hat{c} \hat{a} * \hat{A} - \hat{A} [\sim \hat{A} [[\hat{a} \wedge \& \hat{c} \hat{a} \} \hat{E}$

- i. $\bar{U} \times (\bar{A} - \bar{B}) [(\bar{C}^{\wedge} \bar{A} \cdot \bar{A} \bar{A} / \bar{A}) \{ \bar{a} \bar{a} \bar{a} \}] \bar{A} \bar{a} \bar{C} @ \bar{C} \bar{O} \bar{O} \bar{E}$
- 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. $\bar{G} @ \bar{U} \bar{Q} (\bar{B} - \bar{A}^{\wedge} \bar{A}^{\wedge} \bar{S}^{\wedge} \bar{x}^{\wedge} \bar{a} \bar{A}^{\wedge} / \bar{B}) \{ \bar{a} \bar{a} \bar{a} \} \bar{a} * \bar{A} @ \bar{A} ! [\bar{a}^{\sim} \bar{S} \bar{q}] \bar{E} @ \bar{U} \bar{Q} \bar{A} \bar{a} \bar{A}^{\wedge} \bar{B} \bar{S}^{\wedge} \bar{x}^{\wedge} \bar{a} \bar{A}^{\wedge} \bar{A} @ \bar{B} \cdot \bar{A}^{\wedge} \bar{B} \} \bar{a} \bar{a} \bar{a} \} \bar{a} * \bar{A} ! [\bar{c} \bar{a}^{\wedge} \bar{a} @ \bar{A}^{\wedge} \cdot | \bar{q} * \bar{U} \bar{Q} \bar{A} [\bar{A}^{\wedge} \bar{A} [\bar{A}$
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

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GRADE DISCOUNT:

Barley will be discounted for grade as specified within the Quality Adjustment Tab located in the AD.

TEST WEIGHT DISCOUNT:

Discounts for low test weight are as follows (U.S. No. 5 for Test Weight . 41 to 44 lbs. to 36.0 lbs.; U.S. Sample Grade . 41 to 44 lbs. and below):

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Test Weight Pounds	DF
36 and above	None
35.99-30	See Quality Adjustment Tab for Discount Factors
Below 30	See section B

DAMAGE DISCOUNT:

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Damage %	DF
10 and below	None
10.01-34	See Quality Adjustment Tab for Discount Factors
Above 34	See Section B

THIN BARLEY:

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Thin Barley %	DF
75.00 and below	None
75.01-100	See Quality Adjustment Tab for Discount Factors

SPECIAL GRADE DISCOUNTS:

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Black Barley, Ergoty, Blighted, or Smutty See section B

SAMPLE GRADE DISCOUNTS:

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SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Upland Soybean APD
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damage percentage above 34 percent, a sound barley percentage below 50 percent, black barley, or grading ergoty, blighted, or smutty, on the date of final inspection

1. If the insured elects to delay settlement as specified in the General Statements above, the DF will be .500 (unless you elect to delay settlement as specified in the General Statements above).
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. If the insured elects to delay settlement as specified in the General Statements above, the DF will be .500 (unless you elect to delay settlement as specified in the General Statements above).

Upland Soybean APD

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.

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:

- a. Upland Soybean APD
- b. If the insured elects to delay settlement as specified in the General Statements above, the DF will be .500 (unless you elect to delay settlement as specified in the General Statements above).
- c. If the insured elects to delay settlement as specified in the General Statements above, the DF will be .500 (unless you elect to delay settlement as specified in the General Statements above).

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.

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1.

a.
$$\frac{\text{Uninsurable quality deficiencies, and that value divided by the local market price.}}{\text{insurable quality deficiencies, and that value divided by the local market price.}}$$

b. 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 the applicable DFs shown in the chart below (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.

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.

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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Revenue Prot with Harvest Price Exclusion (03)

- 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,

i. $\{ \langle A, a \rangle \mid a \in A \wedge \langle A, a \rangle \in B \} \cup \{ \langle A, a \rangle \mid a \in A \wedge \langle A, a \rangle \in C \}$ applicable DFs included in sections A or B2 above.

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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

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disinterested third party; or

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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:

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into commercial storage prior to being sold.

- ii. .500 for production that was in on-farm storage and was later sold, was in on-farm storage and was transported to commercial storage and later sold,
- 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, 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 insurance period,

SECTION D - ZERO MARKET VALUE PRODUCTION

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	%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-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.