

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or None []
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Greene (079)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 11/30/2025	End of Late Planting Period Date 12/15/2025	Acreage Reporting Date 1/15/2026
Premium Billing Date 7/1/2026	End of Insurance Date 7/31/2026	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 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.

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>.

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

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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 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. Q[~ Á^|Á@Á:[á~ &q] } Á[Ááá~ q c^ Á• c^ áá@áÁ æc Á~ |q * Á@Á^|æ É[~ |Ááá Á q|Á^Á^q^ áÁ• q * Á@Á^ á~ &q] } QÁæ ^ ÁQX Dæ Á~ dq^ áÁ^| , É} |•• Á @Á:[á~ &q] } Á~ ááá~ Á } á^!Á^&q } ÁQ c^ Á^ | Á^ |Á:[á~ &q] } Á[} áá q * Á{ { á q á Á } | Dæ áÁ@ Á^ } Á Á } Éæ(Á q |æ^ É

c. OÁ~ ^ Á~ Á^ |q * Á@Á^|æ Á Á^q^ (^) É[~ Á æ Á~ ^• oÁ Á^q^ Á^ |Ááá Á |Á~ ^ Á } • [|áÁ:[á~ &q] } Á• q * Á@Á } |áá |ÁÖ Ö È

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.

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f. Q@Á~ Á^ Á Á@c^• Á@ Á^ } Ácc } á^ áÁ Áæ áÁ^| , É@ Á [q] } Á q|Á [áá] | Á^ { } áÁ € Áæ • Áec Á@ Áæ } áá Áæ Á^ | Á@ ÁU WÈ

g. V@Á [q] } Á q|Á [áá] | Á Á~ Á^ |Á:[á~ &q] } Á~ áá q * Á } á^!Á^&q } ÁHÈ

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This statement does not supersede the provisions contained in section 14 (e) in 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 (EOIP).

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5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

- Moisture content;
- Damage due to uninsured causes;
- Drying;
- Handling;
- Processing; or

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- f. Any other costs associated with normal harvesting, handling, and marketing of your production.
- RIVs cannot be used in combination with chart DFs.
 - $$\frac{Q_{\text{local}}}{Q_{\text{local}} + Q_{\text{distant}}} \times \frac{P_{\text{local}}}{P_{\text{distant}}} \times \frac{C_{\text{local}}}{C_{\text{distant}}} \times \frac{V_{\text{local}}}{V_{\text{distant}}} \times \frac{M_{\text{local}}}{M_{\text{distant}}} \times \frac{H_{\text{local}}}{H_{\text{distant}}} \times \frac{K_{\text{local}}}{K_{\text{distant}}} \times \frac{L_{\text{local}}}{L_{\text{distant}}} \times \frac{O_{\text{local}}}{O_{\text{distant}}} \times \frac{P_{\text{local}}}{P_{\text{distant}}} \times \frac{C_{\text{local}}}{C_{\text{distant}}} \times \frac{V_{\text{local}}}{V_{\text{distant}}} \times \frac{M_{\text{local}}}{M_{\text{distant}}} \times \frac{H_{\text{local}}}{H_{\text{distant}}} \times \frac{K_{\text{local}}}{K_{\text{distant}}} \times \frac{L_{\text{local}}}{L_{\text{distant}}} \times \frac{O_{\text{local}}}{O_{\text{distant}}}$$

production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - $$\frac{Q_{\text{local}}}{Q_{\text{local}} + Q_{\text{distant}}} \times \frac{P_{\text{local}}}{P_{\text{distant}}} \times \frac{C_{\text{local}}}{C_{\text{distant}}} \times \frac{V_{\text{local}}}{V_{\text{distant}}} \times \frac{M_{\text{local}}}{M_{\text{distant}}} \times \frac{H_{\text{local}}}{H_{\text{distant}}} \times \frac{K_{\text{local}}}{K_{\text{distant}}} \times \frac{L_{\text{local}}}{L_{\text{distant}}} \times \frac{O_{\text{local}}}{O_{\text{distant}}} \times \frac{P_{\text{local}}}{P_{\text{distant}}} \times \frac{C_{\text{local}}}{C_{\text{distant}}} \times \frac{V_{\text{local}}}{V_{\text{distant}}} \times \frac{M_{\text{local}}}{M_{\text{distant}}} \times \frac{H_{\text{local}}}{H_{\text{distant}}} \times \frac{K_{\text{local}}}{K_{\text{distant}}} \times \frac{L_{\text{local}}}{L_{\text{distant}}} \times \frac{O_{\text{local}}}{O_{\text{distant}}}$$

exceed the RIV before conditioning.
 - $$\frac{Q_{\text{local}}}{Q_{\text{local}} + Q_{\text{distant}}} \times \frac{P_{\text{local}}}{P_{\text{distant}}} \times \frac{C_{\text{local}}}{C_{\text{distant}}} \times \frac{V_{\text{local}}}{V_{\text{distant}}} \times \frac{M_{\text{local}}}{M_{\text{distant}}} \times \frac{H_{\text{local}}}{H_{\text{distant}}} \times \frac{K_{\text{local}}}{K_{\text{distant}}} \times \frac{L_{\text{local}}}{L_{\text{distant}}} \times \frac{O_{\text{local}}}{O_{\text{distant}}} \times \frac{P_{\text{local}}}{P_{\text{distant}}} \times \frac{C_{\text{local}}}{C_{\text{distant}}} \times \frac{V_{\text{local}}}{V_{\text{distant}}} \times \frac{M_{\text{local}}}{M_{\text{distant}}} \times \frac{H_{\text{local}}}{H_{\text{distant}}} \times \frac{K_{\text{local}}}{K_{\text{distant}}} \times \frac{L_{\text{local}}}{L_{\text{distant}}} \times \frac{O_{\text{local}}}{O_{\text{distant}}}$$

SECTION A - DISCOUNT FACTOR CHARTS

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 . @ , } A } A@ A@o / A A@ A^&q } E@ / A^c! { a^Aa/ OA. A. q * A^&q } OA/ OA Aa Aq } | Aa/ A

Q/ A^ aq AaB. d ^) q^ !] [. ^ E^A^&o / Q c& ! aq * A/ A^ } A ae^ aDq } . a^ A^ !) ^ Aa aq a^ / Q c& ! aq * A@ aq aq a^ Dq aA @ ~ \ ^) Aq aA ! [\ ^ A^ !) ^ EKA [A^ ^)
 a/ Aa a & ~ } A&q ! A^ Aa [, ^aA/ A^ !) ^ Aa aq a^ Aa aD/ A @ ~ \ ^) Aq aA ! [\ ^ A^ !) ^ E Aa a a q } A/ Aa a & ~ } A&q ! A/ OA^&o EA

GRADE DISCOUNT:

V@Á @æ&æ•••PæáÜ^aÁ ă c'İPÜY DÄU[-Á @æÁ @æÜY Y DĖPæaÁ @æÁ @æÜPY Y DĖPæaÜ^aÁ]İă *ĀPÜÜDÖ~'İ{ ĀÖWT DÄU[-Ü^aÁ ă c'İÜYÜ Dă ăİă
à'İă&~} c'aÁ'İ!æ^æÁ'İ^æaăăİă@Ü^æĀÖb•đ ^)Ō'æ& }æĀ^aÁİă@ÖÖÄ

- “ 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.

TEST WEIGHT DISCOUNT:

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):

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Test Weight Pounds	DF
50 and above	None
49.99-44	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:
U.S. Sample Grade . Abs. to 51 lbs.;
U.S. Sample Grade . Abs. and below):

Test Weight Pounds	DF
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:
kernels.

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

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:

Defects %	DF
10 and below	None
10.01-35	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:

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Discount Factors Table or the Sprout Damage Discount Table below, the production is not eligible for any additional discount factor in the Falling Number Discount
Tables below.

Sprout Damage Percent	DF
10 and below	None
10.01 - 15.0	See Quality Adjusmntent Tab for Discount Factors
Above 15.0	See Section B

Equipment and procedure used to perform what is generally referred to as a "quick test" are described below.

Falling Number Discount Table, the production is not eligible for any further sprout damage discount in the Defects Discount Table or the Sprout Damage Discount Table above.

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

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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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 falling number.
2. (unless you elect to delay settlement as specified in the General Statements above).
- 3.

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2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 0000 [1] 0000 [1] 0000 [1] D
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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:

- a. Vomitoxin [1] 0.1 ppm
- b. [1] 0.1 ppm
- c. [1] 0.1 ppm

1. [1] 0.1 ppm

- a. [1] 0.1 ppm
- 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. [1] 0.1 ppm

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

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Upland Soybean [1000] [1000] D
County: Greene (079)

2. If the level of a substance or condition is less than the maximum allowable, adjust the production in the following manner.
 - a. If the level of a substance or condition is less than the maximum allowable, the DF will be:
 - i. All insurable quality deficiencies, and that value divided by the local market price.
 - ii. 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. 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.
 - iv. 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.
 - 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 the level of a substance or condition is greater than the maximum allowable, the DF will be:
 - i. Applicable DFs included in sections A or B2 above.
 - ii. Added to the applicable DFs included in sections A or B2 above.
 - iii. Added to 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

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Commodity: Wheat (0011)

Upland Cotton (1502)

Date: 6/17/2025

Plan: Yield Protection (01)

County: Greene (079)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 loss is less than the level of loss allowed for the crop, the claim will be adjusted for any quality deficiencies listed in Section C.
- i. If the level of loss is less than the level of loss allowed for the crop, the claim will be adjusted for any quality deficiencies listed in Section C.
- ii. If the level of loss is less than the level of loss allowed for the crop, the claim will be adjusted for any quality deficiencies listed in Section C.
- b. If the level of loss is less than the level of loss allowed for the crop, the claim will be adjusted for any quality deficiencies listed in Section C.
- i. If the level of loss is less than the level of loss allowed for the crop, the claim will be adjusted for any quality deficiencies listed in Section C.
- ii. If the level of loss is less than the level of loss allowed for the crop, the claim will be adjusted for any quality deficiencies listed in Section C.
- c. If the level of loss is less than the level of loss allowed for the crop, the claim will 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 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 loss is less than the level of loss allowed for the crop, the claim will be adjusted for any quality deficiencies listed in Section C.

1. If the level of loss is less than the level of loss allowed for the crop, the claim will be adjusted for any quality deficiencies listed in Section C.
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. If the level of loss is less than the level of loss allowed for the crop, the claim will be adjusted for any quality deficiencies listed in Section C.
 - b. If the level of loss is less than the level of loss allowed for the crop, the claim will be adjusted for any quality deficiencies listed in Section C.
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. If the level of loss is less than the level of loss allowed for the crop, the claim will be adjusted for any quality deficiencies listed in Section C.

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*	%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.