

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Rye (0094)	Use All a } ^•[a] D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Otter Tail (111)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/5/2025	End of Late Planting Period Date 10/25/2025	Acreage Reporting Date 11/15/2025
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 11/15/2025	Insured's Production Reporting Date 11/15/2026

TP	Type	Practice
T/P 1	Winter 011	No Practice Specified 997 *5
T/P 2	Winter 011	No Practice Specified (OC) 723 *5
T/P 3	Winter 011	No Practice Specified (OT) 724 *5

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>.

Special Provisions
2026 and Succeeding Crop Years

Year: 2026	Commodity: Rye (0094)	Use Winter type (03)
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Otter Tail (111)

*5 Acreage planted to the approved high yielding rye varieties listed below may be insurable under the winter type for the 2025 crop year or producers may request a higher yield by an unrated practice/type (TP) type written agreement under a new high yielding type. For the 2026 crop year moving forward, all approved high yielding varieties will transition to the high yielding type and be insurable only by written agreement. The high yielding characteristic of these varieties will be considered; higher yield offers may be approved as part of the written agreement. Written agreement requests must contain documentation (e.g. seed purchase receipt) of the high yielding variety(ies) the producer is planting.

Approved High Yielding Winter Varieties:

Bono, Serafino, Tayo, Receptor, Brasetto, SU Performer, SU Cossani; additional hybrid varieties will be considered with at least two years of trial yield data results and an approved agricultural expert recommendations as required by the Regional Office.

Quality

GENERAL STATEMENTS:

Yield of the insured crop shall be determined by the following formula:

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County: Otter Tail (111)

Revenue Prot with Harvest Price Exclusion (03)

4. DELAY IN MEASUREMENT OF FARM STORED PRODUCTION

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6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

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

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County: Otter Tail (111)

- ## SECTION A - DISCOUNT FACTOR CHARTS

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Damage %	DF
7 and below	None
7.01-25	See Quality Adjustment Tab for Discount Factors
Above 25	See section B

ERGOT DISCOUNT:

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Ergot Percent	DF
.30 and below	None
.31-.2.00	See Quality Adjustment Tab for Discount Factors
Above 2.00	See section B

SPECIAL GRADE DISCOUNTS:

Discounts for light smutty, smutty, light garlicky, or garlicky grade are as follows, regardless of U.S. grade designation, see section B.

SAMPLE GRADE DISCOUNTS:

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percent thin rye above 25 percent, a kernel damage above 25 percent, an ergot percentage above 2 percent, or grading light garlicky, garlicky, light smutty, or smutty,

1. GA [|aA Aaa~a c'!^•c'aA@aA ac A |a |A A Aaa~•Aec'|A@&e\ } aaAae'A |A@AUQEA@aA q|A^A@A~{ A Aa|AUQ•Aa] |aAa~A@cA~^!A~^A Aa|A insurable quality deficiencies, and that value divided by the local market price.
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. GA •[|aA Aaa~•Aec'|A@&e\ } aaAae'A |A@AUQEA@aA ga^aA Aa~^A@c|A ae } ^!A |A A |aA A c@!A@e Aaa~a c'!^•c'aA@aA ac A@AOA q|A^A A e@a

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

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Year: 2026	Commodity: Rye (0094)	Use: 100%	County: Otter Tail	(111)
Date: 6/17/2025	Plan: Yield Protection (01)			
	Revenue Protection (02)			
	Revenue Prot with Harvest Price Exclusion (03)			

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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

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substances or conditions in excess of the amount allowed by the lower of the following:

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Year: 2026

Commodity: Rye (0094)

Use of Unit: 1000 bushels

Date: 6/17/2025

Plan: Yield Protection (01)

County: Otter Tail

(111)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- c. If the applicable quality deficiency is not a quality deficiency, 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 to 10.0 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

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. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price.
 - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - iv. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price, plus 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 the level of a substance or condition is less than the maximum allowable, the DF will be the sum of 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 the level of a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of 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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Year: 2026	Commodity: Rye (0094)	Use: WMA q ^ • o o D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Otter Tail (111)

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. $\frac{RIV}{\text{Aflatoxin Level}} \times \text{Quality Factor} \times \text{Harvest Price} \times \text{Production} \times \text{Insurance Factor}$
 - i. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
 - ii. $\frac{\text{RIV}}{\text{Aflatoxin Level}} \times \text{Quality Factor} \times \text{Harvest Price} \times \text{Production} \times \text{Insurance Factor}$
 - 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:
 - i. $\frac{VOMITOXIN}{\text{Aflatoxin Level}} \times \text{Quality Factor} \times \text{Harvest Price} \times \text{Production} \times \text{Insurance Factor}$
 - ii. $\frac{\text{RIV}}{\text{Aflatoxin Level}} \times \text{Quality Factor} \times \text{Harvest Price} \times \text{Production} \times \text{Insurance Factor}$
 - c. $\frac{RIV}{\text{Aflatoxin Level}} \times \text{Quality Factor} \times \text{Harvest Price} \times \text{Production} \times \text{Insurance Factor}$
 - 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 quality deficiencies listed in Section C.

SECTION D - ZERO MARKET VALUE PRODUCTION

$\frac{RIV}{\text{Aflatoxin Level}} \times \text{Quality Factor} \times \text{Harvest Price} \times \text{Production} \times \text{Insurance Factor}$

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County: Otter Tail (111)

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

** %Disinterested third party-~~Is 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+Á Á Grain that does not meet the definition of %old.+ÁÁ
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