

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or AFI D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Minidoka (067)

Program Dates for Insurable Types and Practices

Sales Closing Date	Cancellation Date	Earliest Planting Date	Final Planting Date	End of Late Planting Period Date	Acreage Reporting Date
9/30/2025	9/30/2025		12/31/2025	1/10/2026	7/15/2026
Premium Billing Date	End of Insurance Date	Termination Date	Contract Change Date	Production Reporting Date	Insured's Production Reporting Date
8/15/2026	10/31/2026	11/30/2026	6/30/2026	11/14/2025	11/14/2026

TP	Type	Practice
T/P 1	Winter 011 *5 *6	Irrigated 002
T/P 3	Winter 011 *5 *6	Organic(Certified) Irr. 702
T/P 5	Winter 011 *5 *6	Organic(Transitional) Irr. 712

Sales Closing Date	Cancellation Date	Earliest Planting Date	Final Planting Date	End of Late Planting Period Date	Acreage Reporting Date
9/30/2025	9/30/2025	3/16/2026	5/15/2026	6/9/2026	7/15/2026
Premium Billing Date	End of Insurance Date	Termination Date	Contract Change Date	Production Reporting Date	Insured's Production Reporting Date
8/15/2026	10/31/2026	11/30/2026	6/30/2026	11/14/2025	11/14/2026

TP	Type	Practice
T/P 2	Spring 012 *4	Irrigated 002
T/P 4	Spring 012 *4	Organic(Certified) Irr. 702
T/P 6	Spring 012 *4	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.

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County: Minidoka (067)

Type

- Date _____

- ## Insurance Availability

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

GENERAL STATEMENTS:

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than zero) to determine net production to count.

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Year: 2026

Commodity: Wheat (0011)

Unit: Minidoka AFD

Date: 6/17/2025

Plan: Yield Protection (01)

County: Minidoka (067)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

Qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under the following provisions:

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 the insurance period.

Any production qualifying under section B or C (except for section C3) that is sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, shall be adjusted under the following provisions:

Production qualifying under Sections B or C (except for production qualifying under section C3) that is unsold 60 days after the calendar date for the EOIP, an 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.

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 following provisions:

- a. 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 following provisions:
- 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. 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 following provisions:

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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. 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.
- 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. 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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County: Minidoka (067)

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The 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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If you elect to delay measurement of farm stored production as provided in the Basic Provisions, all samples of farm stored production used to determine insurable quality deficiencies must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the EOIP, otherwise such production will not be eligible for payment.

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County: Minidoka (067)

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 00000000 AF D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Minidoka (067)

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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

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SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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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 Adjustmntent Tab for Discount Factors
Above 15.0	See Section B

FALLING NUMBER DISCOUNTS:

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Special Provisions 2026 and Succeeding Crop Years

Commodity: Wheat (0011)

Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harve

County: Minidoka (067)

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:

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

SPECIAL GRADE DISCOUNTS:

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SAMPLE GRADE DISCOUNTS:

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SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

Special Provisions 2026 and Succeeding Crop Years

Revenue Prot with Harvest Price Exclusion (03)

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- 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.
- (unless you elect to delay settlement as specified in the General Statements above).
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SECTION C - SUBSTANCES OR CONDITIONS THAT ARE INJURIOUS TO HUMAN OR ANIMAL HEALTH

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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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 c. Q~à|Á@ç@Q|Á^|&Á-@Á|Á@ç@Á~@Áç@ÁÁ@ç@Á~^áÁ[|ÁÁ[.]È

Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025

Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Urea Nitrogen APD
County: Minidoka (067)

0. If a producer elects to delay settlement as specified in the General Statements above, the applicable DFs included in sections A or B2 above shall be added to the applicable DFs included in sections A or B3 above.

1. If a producer elects to delay settlement as specified in the General Statements above, the applicable DFs included in sections A or B2 above shall be added to the applicable DFs included in sections A or B3 above.
 - a. If a producer elects to delay settlement as specified in the General Statements above, the applicable DFs included in sections A or B2 above shall be added to the applicable DFs included in sections A or B3 above.
 - 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. If a producer elects to delay settlement as specified in the General Statements above, the applicable DFs included in sections A or B2 above shall be 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 a producer elects to delay settlement as specified in the General Statements above, the applicable DFs included in sections A or B2 above shall be added to the applicable DFs included in sections A or B3 above.
 - a. If a producer elects to delay settlement as specified in the General Statements above, the applicable DFs included in sections A or B2 above shall be added to the applicable DFs included in sections A or B3 above.
 - i. If a producer elects to delay settlement as specified in the General Statements above, the applicable DFs included in sections A or B2 above shall be added to the applicable DFs included in sections A or B3 above.
 - ii. If a producer elects to delay settlement as specified in the General Statements above, the applicable DFs included in sections A or B2 above shall be added to the applicable DFs included in sections A or B3 above.
 - iii. If a producer elects to delay settlement as specified in the General Statements above, the applicable DFs included in sections A or B2 above shall be added to the applicable DFs included in sections A or B3 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

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Year: 2026

Commodity: Wheat (0011)

U.S. Quality Grade: AFI D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Minidoka (067)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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, $\frac{1}{2}$ of the applicable DFs included in sections A or B2 above.
- b. If the crop was sold, 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 crop was sold, 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, the applicable DFs included in sections A or B2 above.
 - ii. If the crop was sold, 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, the applicable DFs included in sections A or B2 above.
 - iii. If the crop was sold, 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, the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 - 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 crop was sold, 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 crop was sold, 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, the applicable DFs included in sections A or B2 above.
 - ii. If the crop was sold, 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, the applicable DFs included in sections A or B2 above.
 - b. If the crop was sold, 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, the applicable DFs included in sections A or B3 above.

Special Provisions 2026 and Succeeding Crop Years

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County: Minidoka (067)

Revenue Prot with Harvest Price Exclusion (03)

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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.

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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. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
 - b. For production in Section C3, such production will be adjusted for any quality deficiencies listed in Section C.
2. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. For production in Section C3, such production will be adjusted for any quality deficiencies listed in Section C.

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