

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 000 @ 100%
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Geauga (055)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/20/2025	End of Late Planting Period Date 10/25/2025	Acreage Reporting Date 12/15/2025
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 11/14/2025	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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Quality

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than zero) to determine net production to count.

W 100. 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.

For 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.

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County: Geauga (055)

1. OPTION TO DELAY CLAIM SETTLEMENT

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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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allowed 30 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, 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

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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

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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

6. ZERO MARKET VALUE

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

7. REDUCTION IN VALUE (RIV):

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- 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.
 - i. RIVs cannot be used in combination with chart DFs.
 - ii. ~~When a producer uses a RIV to market wheat production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~
 - iii. ~~When a producer uses a RIV to market wheat production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~
 - iv. ~~V@A @a@a^••PaaA^aA q c!APÜY DAU -AY @AY @a@UY Y DPaaAY @AY @a@UY Y DPaaA^aAÜ] iä *APÜÜDÜO"i { AQWT DAU -Ü^aA q c!AQÜY DÄ q!A a^aä &~} c!aA!iA!a^aA] ^aaäaA A@Ü~ aäc Aab•d ^} c!Vaa&] } aä ^aA A@AÜA~~

SECTION A - DISCOUNT FACTOR CHARTS

~~U) A@Aa^A -A q aA•] ^d q} A! A@A} aäc Aä &~} c!aäc!•Aa^A c!{ q^aA•q *A@A||, q *A@e•EÜA@AÜA! Aa^A} ^A~ aä q^A c!A -Aa} & A A[A •@, } A} A@A@e•A A@A^d q E@ Aa c!{ q^AaAÜA•q *A^d q} AÜ! AÜa Aa] |Aa^E A~~

~~Q! A~ aäc Aab•d ^} c!~] |••Ea^A&•AQ c&~ aä *A! iA} A a^aä &~} •a A -A^} ^Aa q a^AQ c&~ aä *A@aaä q a^Aa A@} \^} Aa aA! [\^} A^} ^EÜA [A c^} d , q!Aaä &~} c!aäc! Aa^A||, ^aA! A^} ^Aa q a^Aa aä A@} \^} Aa aA! [\^} A^} ^EÜA aäaä} A Aaä &~} c!aäc! A! AÜA&•E A~~

GRADE DISCOUNT:

~~V@A @a@a^••PaaA^aA q c!APÜY DAU -AY @AY @a@UY Y DPaaAY @AY @a@UY Y DPaaA^aAÜ] iä *APÜÜDÜO"i { AQWT DAU -Ü^aA q c!AQÜY DÄ q!A a^aä &~} c!aA!iA!a^aA] ^aaäaA A@Ü~ aäc Aab•d ^} c!Vaa&] } aä ^aA A@AÜA~~

- “ 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:

~~DPaaA^aA~~ Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . ~~A CÜJ~~ Abs. to 50 lbs.; U.S. Sample Grade . ~~A JÜJ~~ Abs. 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

GRW @ 50.00 lbs. and above: 100% of P&A; 50.00 lbs. and above: 100% of P&A; 49.99-44: 100% of P&A; Below 44: 100% of P&A; U.S. Sample Grade . 100% of P&A; 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:

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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

SRW, HRW, and HWW 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

SRW, HRW, and HWW 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 product is not eligible for any additional discount factor in the Falling Number Discount Tables below.

Equipment and procedure used to perform what is generally referred to as a "quick test" for the purpose of determining the applicability of the 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:

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County: Geauga (055)

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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Special Provisions
2026 and Succeeding Crop Years

Year: 2026 Commodity: Wheat (0011) U.S. Farm Income
Date: 6/17/2025 Plan: Yield Protection (01) County: Geauga (055)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

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. V@&...
b. ...
c. ...

...

- 1. ...
a. ...
b. ...
c. ...

DFs for Vomitoxin:

Table with 2 columns: Vomitoxin Range, DF. Rows include 0.1-10.0 ppm and 10.1 ppm & above.

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Year: 2026

Commodity: Wheat (0011)

U.S. #1 Hard Red Winter

Date: 6/17/2025

Plan: Yield Protection (01)

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Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

2. If the level of a substance or condition with a level less than the maximum allowable, adjust the production in the following manner.
 - a. If the level of a substance or condition with a level less than the maximum allowable, and the grain is put into commercial storage without going into on farm storage, the DF will be:
 - i. The level of a substance or condition with a level less than the maximum allowable, divided by the local market price.
 - ii. The level of a substance or condition with a level less than the maximum allowable, divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - iii. The level of a substance or condition with a level less than the maximum allowable, divided by the local market price, plus the applicable DFs included in sections A or B2 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 elect to delay settlement as specified in the General Statements above), 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 with a level less than the maximum allowable, and the grain 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. The level of a substance or condition with a level less than the maximum allowable, divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - ii. The level of a substance or condition with a level less than the maximum allowable, divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - iii. The level of a substance or condition with a level less than the maximum allowable, divided by the local market price, plus the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 to 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)

U.S. Farm Income

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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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Year: 2026

Commodity: Wheat (0011)

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Date: 6/17/2025

Plan: Yield Protection (01)

County: Geauga (055)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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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-Accurs 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.-A