

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use All or None (01) or D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: San Luis Obispo (079)

Program Dates for Insurable Types and Practices

Sales Closing Date 10/31/2025	Cancellation Date 10/31/2025	Earliest Planting Date	Final Planting Date 1/31/2026	End of Late Planting Period Date 2/10/2026	Acreage Reporting Date 3/15/2026
Premium Billing Date 7/1/2026	End of Insurance Date 10/31/2026	Termination Date 10/31/2026	Contract Change Date 6/30/2026	Production Reporting Date 12/15/2025	Insured's Production Reporting Date 12/15/2026

TP	Type	Practice
T/P 1	Winter 016 *4	Non-Irrigated 003 *4 *8
T/P 2	Winter 016 *4	Irrigated 002 *4
T/P 3	Winter 016 *4	Organic(Certified) Non-Irr. 713 *4 *8
T/P 4	Winter 016 *4	Organic(Certified) Irr. 702 *4
T/P 5	Winter 016 *4	Organic(Transitional) Non-Irr. 714 *4 *8
T/P 6	Winter 016 *4	Organic(Transitional) Irr. 712 *4

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.

Date

*4 In lieu of section 6 (a)(2) of the Basic Provisions, you must submit your acreage report on or before the acreage reporting date contained in these Special Provisions.

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.

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County: San Luis Obispo (079)

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>.

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.

- *8 Insured Crop: In addition to section 6 of the Small Grains Crop Provisions, the person must submit acceptable records of acreage and harvested grain production for the non-irrigated practice by the production reporting date. On a county basis, these records must show that the person planted and harvested eighty percent of their acreage for grain in at least one year of the last five consecutive crop years. Using another producer's records does not meet this requirement. The person must provide supporting evidence/verifiable records of the grain production in accordance with the Crop Insurance Handbook procedures.

GENERAL STATEMENTS:

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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 the calendar date for the end of the insurance period
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For 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

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County: San Luis Obispo (079)

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 following:

1. OPTION TO DELAY CLAIM SETTLEMENT:

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Year: 2026	Commodity: Oats (0016)	Use: 1400 (1) and 1401 (2)
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: San Luis Obispo (079)

Unless the AIP grants an extension to harvest as specified below, the samples of production used to determine insurable quality deficiencies under sections A, B, and C { ~•œ^À àcœ ^âÁ Ææÿ lãæ &Å æ@A~Ú æä Åab•q ^} ÁUæ{ ^} dñ œ[çæ'Áœç Á Êææ •Æe'Áœßæ } ææÁæ Á |ÁœÄ) áÁ -œ/å •læ &Å !læ äÁÇOUWÈ

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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.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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 sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

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

7. REDUCTION IN VALUE (RIV):

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County: San Luis Obispo (079)

- ## DISCOUNT FACTOR CHARTS

GRADE DISCOUNT:

TEST WEIGHT DISCOUNT:

Discounts for low test weight as follows (U.S. Sample Grade for Test Weight . 45 Abs. and below):

Test Weight Pounds	DF
27 and above	None
26.99-24	See Quality Adjustment Tab for Discount Factors
Below 24	See section B

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County: San Luis Obispo (079)

Discounts for percent sound as follows (U.S. Sample Grade for Damage And below):

Sound Oats %	DF
80 and above	None
79.99-65	See Quality Adjustment Tab for Discount Factors
Below 65	See section B

SPECIAL GRADE DISCOUNTS:

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Ergoty or Thin	See section B
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SAMPLE GRADE DISCOUNTS:

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DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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

The sum of all DFs for production containing substances or conditions that are injurious to human or animal health is allowed, in addition to applicable DFs from 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

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County: San Luis Obispo (079)

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025

Commodity: Oats (0016)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Unit: 1000 bushels
County: San Luis Obispo (079)

Vomitoxin Range	DF
0.1 to 10.1 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, and the production is put into commercial storage without going into on farm storage, the DF will be:
 - i. For production sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to 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, and the production is put into commercial storage without going into on farm storage, the DF will be: 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. If the level of a substance or condition is less than the maximum allowable, and the production is put into commercial storage without going into on farm storage, the DF will be: 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.
 - 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 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, and the production is put into commercial storage without going into on farm storage, the DF will be: 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.
 - ii. If the level of a substance or condition is less than the maximum allowable, and the production is put into commercial storage without going into on farm storage, the DF will be: 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. If the level of a substance or condition is less than the maximum allowable, and the production is put into commercial storage without going into on farm storage, the DF will be: C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

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Year: 2026	Commodity: Oats (0016)	Unit: HWO (1) and QD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: San Luis Obispo (079)

Aflatoxin Range	DF
0.0 - 1.0 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

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and will be adjusted as follows:

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County: San Luis Obispo (079)

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* % Local Market Price⁴ 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 ¹ 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

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