

## Special Provisions 2026 and Succeeding Crop Years

|                 |  |                        |
|-----------------|--|------------------------|
| Year: 2026      | Commodity: Wheat (0011)  | Use: 0000 @ * d } A HD |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Clark (011)    |

### Program Dates for Insurable Types and Practices

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

| TP     | Type             | Practice                           |
|--------|------------------|------------------------------------|
| T/P 01 | Winter 011 *4 *5 | Non-Irrigated 003                  |
| T/P 03 | Winter 011 *4 *5 | Irrigated 002                      |
| T/P 05 | Winter 011 *4 *5 | Organic(Certified) Non-Irr. 713    |
| T/P 07 | Winter 011 *4 *5 | Organic(Certified) Irr. 702        |
| T/P 09 | Winter 011 *4 *5 | Organic(Transitional) Non-Irr. 714 |
| T/P 11 | Winter 011 *4 *5 | Organic(Transitional) Irr. 712     |

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

| TP     | Type          | Practice                           |
|--------|---------------|------------------------------------|
| T/P 02 | Spring 012 *8 | Non-Irrigated 003 *8               |
| T/P 04 | Spring 012    | Irrigated 002                      |
| T/P 06 | Spring 012 *8 | Organic(Certified) Non-Irr. 713 *8 |
| T/P 08 | Spring 012    | Organic(Certified) Irr. 702        |

## Special Provisions 2026 and Succeeding Crop Years

|                 |  |                        |
|-----------------|--|------------------------|
| Year: 2026      | Commodity: Wheat (0011)  | Use WCE as @ * 8 } CHD |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Clark (011)    |

| TP     | Type          | Practice                              |
|--------|---------------|---------------------------------------|
| T/P 10 | Spring 012 *8 | Organic(Transitional) Non-Irr. 714 *8 |
| T/P 12 | Spring 012    | 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.

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 the definition of late planting period in section 1 of the Basic Provisions, please refer to the End Of Late Planting Period Date.
- \*5 If you have selected the winter coverage endorsement (WCE) for acreage planted to the winter type, the following dates applicable to your policy are specified in the 'Options' section within the 'Dates' tab of the Actuarial Information Browser:
  - 1) The final planting date (the WCE will not be applicable to acreage planted after this date) and
  - 2) The acreage reporting 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>.

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.

## Special Provisions 2026 and Succeeding Crop Years

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County: Clark (011)

GENERAL STATEMENTS:

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Unit: 1000 bushels

Date: 6/17/2025

Plan: Yield Protection (01)

County: Clark (011)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 provisions of the Act.

- 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.
- 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.

1.

### 1. OPTION TO DELAY CLAIM SETTLEMENT

- 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.
- 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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### 2. SECTION 14(e) OF THE BASIC PROVISIONS

statement does not supersede the provisions contained in section 14 (e) in the Basic Provisions.

### 3. EXTENSION OF TIME TO HARVEST

## Special Provisions 2026 and Succeeding Crop Years

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County: Clark (011)

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## Special Provisions 2026 and Succeeding Crop Years

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County: Clark (011)

- ## SECTION A - DISCOUNT FACTOR CHARTS

GRADE DISCOUNT:

- ~ 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

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## Special Provisions 2026 and Succeeding Crop Years

|                 |  |                          |
|-----------------|--|--------------------------|
| Year: 2026      | Commodity: Wheat (0011)  | Use: HWW or @ * d } A HD |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Clark (011)      |

### TEST WEIGHT DISCOUNT:

For a Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . A E J Abs. to 50 lbs.; U.S. Sample Grade . A E J Abs. and below):

|                    |   |
|--------------------|---|
| Test Weight Pounds | DF  |
| 50 and above       | None  |
| 49.99-44           | See Quality Adjustment Tab for Discount Factors |
| Below 44           | See Section B                                   |

For a Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . A E J Abs. to 51 lbs.; U.S. Sample Grade . A E J Abs. and below):

|                    |   |
|--------------------|---|
| Test Weight Pounds | DF  |
| 50 and above       | None  |
| 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:

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:

## Special Provisions 2026 and Succeeding Crop Years

Commodity: Wheat (0011)

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Plan: Yield Protection (01)

County: Clark (011)

## Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

|              |   |
|--------------|---|
| 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 Adjusmntent<br>Tab for Discount Factors |
| Above 15.0            | See Section B                                       |

### FALLING NUMBER DISCOUNTS:

Equipment and procedure used to perform what is generally referred to as a "quick test" for the presence of a 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.

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:

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                                   |



Special Provisions
2026 and Succeeding Crop Years

Year: 2026 Commodity: Wheat (0011)
Date: 6/17/2025 Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)
County: Clark (011)

Falling Numbers - Durum:

Table with 2 columns: Falling Numbers Range, DF. Rows include 299-200 (See Quality Adjustment Tab for Discount Factors) and Below 200 (See Section B).

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SPECIAL GRADE DISCOUNTS:

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SAMPLE GRADE DISCOUNTS:

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SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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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 ä~!æ^Á~æ^Á-ä}ä•Éä ä@æ^Áæ^Áä^Á@Á!&ä æ^!Á!ÉÉ!| ä~& }Á^&ä\*Á ÄÜQÁ!Á!| ~öæ æ^Á ä!Á[ æ^ Á^&ä ÄÜQÁ!Á
2. Q!Á}•[|ä!| ä~& }Á!| ä~& }Á!|ä!Á @!Á@Á ää ä c!^•c^Á@ä äc Á!|Á! ÁÉæ•Áæ!Á@Äæ}äæ!Á!Á@ÁÜÉ@ÁÖÄ ä!ÁÉÉÁ (unless you elect to delay settlement as specified in the General Statements above).
3. QÁ}•[|ä!ÁÉæ•Áæ!Á@Äæ}äæ!Á!Á@ÁÜÉäÉä ä^ä/Á^ ^!Á@!Á æ}^!Á!Á!|ä!Á @!Á@Á ää ä c!^•c^Á@ä äc Á@ÖÄ ä!ÁÉÉÁ

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

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## Special Provisions 2026 and Succeeding Crop Years

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County: Clark (011)

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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. HW # 0011 HD

Date: 6/17/2025

Plan: Yield Protection (01)

County: Clark (011)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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                                    |

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 the applicable DFs included in sections A or B2 (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2.
    - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2, added to the applicable DFs included in sections A or B2.
    - 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 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 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 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 the applicable DFs included in sections A or B3 above.

Special Provisions
2026 and Succeeding Crop Years

Year: 2026 Commodity: Wheat (0011)
Date: 6/17/2025 Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
County: Clark (011)

DFs for Aflatoxin:

Table with 2 columns: Aflatoxin Range, DF. Rows include 0-300.1 ppb (See Quality Adjustment Tab for Discount Factors) and 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 level of aflatoxin is less than 300 ppb...
b. If the level of aflatoxin is 300 ppb or more...
c. If the level of aflatoxin is less than 300 ppb...
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 aflatoxin is less than 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...

- 1. If the level of aflatoxin is less than 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...

## Special Provisions

### 2026 and Succeeding Crop Years

|                 |  |                                 |
|-----------------|--|---------------------------------|
| Year: 2026      | Commodity: Wheat (0011)  | Use: <del>WY</del> @ * d } C HD |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Clark (011)             |

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. ~~Q~~ ! A ! [ a ~ & q } A A ^ & q } A A the pre-established DFs.
  - b. ~~Q~~ ! A ! [ a ~ & q } A A ^ & q } A A A E E E
  - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. ~~Q~~ A [ ~ A ^ • d [ ^ A ! [ a ~ & q } A ~ a a ~ a \* A } a ^ ! A ^ & q } A O H A A A a } ^ ! A } a a ~ ] a a ! A A • A ~ & q ! [ a ~ & q } A a ! A [ a ^ A a b • c a A ! A a ~ A ~ a a c A ^ a a } & a • A a c a a A A ^ & q } A O E Q A [ ~ A [ A [ a ^ • d [ ^ A ! A ~ • ^ A A ^ • d [ ^ A ~ & q ! [ a ~ & q } A a a a A a ! A [ a ^ A { } ! ^ c a A } a A ~ & q ! [ a ~ & q } A A [ a a A a A a a A a A a ~ A c a ! A manner, or destroyed unless Section C3d applies. An automatic 30 day extension of time will be allowed for you to submit your claim for indemnity.

|       |  |
|-------|--|
| *     | %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-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   |