

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use: <del>WT &amp; @ a</del> AG D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Ingham (065)

### Program Dates for Insurable Types and Practices

<b>Sales Closing Date</b> 8/31/2025	<b>Cancellation Date</b> 8/31/2025	<b>Earliest Planting Date</b> 8/20/2025	<b>Final Planting Date</b> 9/25/2025	<b>End of Late Planting Period Date</b> 9/30/2025	<b>Acreage Reporting Date</b> 12/15/2025
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 8/31/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 10/15/2025	<b>Insured's Production Reporting Date</b> 10/15/2026

TP	Type	Practice
T/P 01	Fall Oleic Canola 285	Non-Irrigated 003
T/P 02	Fall Oleic Canola 285	Irrigated 002
T/P 03	Fall High Erucic Rapeseed 287	Non-Irrigated 003
T/P 04	Fall High Erucic Rapeseed 287	Irrigated 002
T/P 05	Fall Oleic Canola 285	Organic(Certified) Non-Irr. 713
T/P 06	Fall Oleic Canola 285	Organic(Certified) Irr. 702
T/P 07	Fall High Erucic Rapeseed 287	Organic(Certified) Non-Irr. 713
T/P 08	Fall High Erucic Rapeseed 287	Organic(Certified) Irr. 702
T/P 09	Fall Oleic Canola 285	Organic(Transitional) Non-Irr. 714
T/P 10	Fall Oleic Canola 285	Organic(Transitional) Irr. 712
T/P 11	Fall High Erucic Rapeseed 287	Organic(Transitional) Non-Irr. 714
T/P 12	Fall High Erucic Rapeseed 287	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.



## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use: 100% @ 100%
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Ingham (065)

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 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.

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.

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:

- a. If the production is sold to a disinterested third party, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- 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. If the production is not sold to a disinterested third party, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

### 1. OPTION TO DELAY CLAIM SETTLEMENT:

- a. If the production is sold to a disinterested third party, your claim will be settled using the applicable DFs 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. If the production is not sold to a disinterested third party, your claim will be settled using the applicable DFs 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.
- c. At any time during this delay in settlement, you may request to settle your claim for any unsold production using the applicable DFs.
- d. If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- e. If the time to harvest has been extended as stated below, this option will not apply beyond 60 days after the calendar date for the EOIP.
- f. This option will not apply to any production qualifying under section C3.

Only when it has been determined that the production qualifies for quality adjustment will the provisions in this Quality Adjustment Statement apply, otherwise this SP statement does not supersede the provisions contained in section 14(e) in the Basic Provisions.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use: HWT & C & A & D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Ingham (065)

ΗΕΘΥΝΟΡΒÙΘΡΑΪΘΑΓ ΟΑΥΑΡΘΕΪΧΘÙΝ

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 this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of insurance period (EOIP).

[illegible]

I ĚÖŠŸÁĎ Á ŒUÜÒT ÒP VÁÚÓŒÛ ÀVUÜÖÖÁÜÜÖWÔNŲ

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

[illegible][illegible]

## 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 &[ } • ã ^ \ ^ á Á [ [ á ~ & q ] Ä Å ~ \ / A @ Ä [ [ á ~ & q ] Ä Å • d [ ^ á / Ä Å ä } ^ \ / Å & \ cœ \ Ä Ä • Ä ^ Á ^ & q ] Ä ØÄ cœ \ } • ã ^ \ aq ] Ä æ Ä ^ Á ^ á / Ä @ Ä ^ c \ { ä aq ] Ä - Ä \ / \ market value, except for production fed or used in any other manner.

7. REDUCTION IN VALUE (RIV):

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use: <del>WT &amp; @</del> <del>AC</del> D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Ingham (065)

ÜÖ•Ä ~ •Ö^Ä^æ [ } æ| ^Ä • ~ æ|æ } ä& • q { æ ^Ä [ ÄÖÄ ä|Ä^Ä æ^Ä|Ä&Ä ] c äÄ^Ä • Ä/Ä/Ä ~ ^Ä K

- a. Moisture content;
- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f. Any other costs associated with normal harvesting, handling, and marketing of your production.
  - i. ÜÖ•Ä } [ cÄ^Ä^äÄ & { ää æ } Ä äÖæöÖÖÈ
  - ii. If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
  - iii. If the RIV can be decreased by conditioning the production, the RIV may be increased by the cost of conditioning provided the resulting RIV does not exceed the RIV before conditioning.
  - iv. The RIV and local market price\* are determined on the date such quality adjusted production is sold to a disinterested third party.

### SECTION A - DISCOUNT FACTOR CHARTS

U } Ä@ÄæÄ Ää äÄ • ] ^&q } Ä|Ä@Ä } äÄ@Ää & ~ } cÄq ! • Ä^Ä^c ! { ä^äÄ • ä \* Ä@Ä ||| , ä \* Ä@ö • ÄQÄ@ÄQÄ|Ä ^Ä } ^Ä ~ ää ä \* Ä^c^Ä Ä^ä } & ÄÄ [ cÄ • q , } Ä } Ä@Ä@ö • Ä Ä@Ä^&q } Ä@ } Ä^c ! { ä^Ä|ÄQÄ • ä \* Ä^&q } ÄÄ|ÄÄÄ Ä } |äæ|^Ä

### GRADE DISCOUNT:

Öæ [ |ä ä|Ä^Ää & ~ } c äÄ|Ä|äæ^Ä^Ä ] ^&ä äÄ Ä@Ä ~ ää Ääb • q ^ } cÄä& } æ ^äÄ Ä@ÄÖÈ

### DAMAGE DISCOUNT:

Öä & ~ } c Ä|Äc& • • q ^Ä^! } ^|Äæ æ ^ÄQc& ää \* Ä@æÄæ æ ^ÄcÄÄ ||| , • ÄVÈÜæ ] ^Ä|äæ^Ä|Äæ æ ^Ä ÄÖÈÄ (and above):



Special Provisions
2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025
Commodity: Canola (0015)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
Use: 100% & @ @ AG D
County: Ingham (065)

For production that contains substances or conditions determined to be injurious to human or animal health, when applicable, adjustments will be made for levels of substances or conditions in excess of the amount allowed by the lower of the following:

- a. The action or advisory level of the Food and Drug Administration; or
b. ...
c. ...
1. ...
a. ...
b. ...
c. Unsold 60 days after the calendar date for the EOIP, fed, utilized in any other manner, or is sold to other than a disinterested third party, the DF will be the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

DFs for Vomitoxin:

Table with 2 columns: Vomitoxin Range, DF. Rows include 0.1-10.0 ppm (See Quality Adjustment Tab for Discount Factors) and 10.1 ppm & above (See C3 below).

- 2. ...
a. If on the date of final adjustment for the unit, the production was transported directly from the field to the buyer, or transported directly from the field and put into commercial storage without going into on farm storage, the DF will be:
i. ...

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026  
Date: 6/17/2025

Commodity: Canola (0015)  
Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)

Use: 100% B & C D  
County: Ingham (065)

all insurable quality deficiencies, and that value divided by the local market price.

- ii.  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
  - iii.  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
  - iv.  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A, or B2 above.}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A, or B2 above.}}$
  - 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,  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
- b.  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
- i.  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
  - ii.  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
  - iii.  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B3 above.}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B3 above.}}$

DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 - 300.1 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below

Á

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  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Canola (0015)

Unit: 1000 bushels of AG D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Ingham (065)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

On the date of final adjustment for the unit, the following will apply (if such production is Zero Market Value, see Section D):

- a.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$ 
  - 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.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
- b.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$  will be:
  - 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.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
- c.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$ 
  - 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.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
- 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,  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$

### UNITED STATES ZERO MARKET VALUE PRODUCTION

For production listed in sections A, B, or C that we determine has zero market value due to insured quality deficiencies:

1.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
2.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$  and will be adjusted as follows:
  - a. For production in Section A . The pre-established DFs.
  - b.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
  - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026

Commodity: Canola (0015)

Use With & @ a C D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Ingham (065)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

*	%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+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.+A