

## 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: Gooding (047)

### Program Dates for Insurable Types and Practices

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

<b>Sales Closing Date</b> 9/30/2025	<b>Cancellation Date</b> 9/30/2025	<b>Earliest Planting Date</b> 3/26/2026	<b>Final Planting Date</b> 5/25/2026	<b>End of Late Planting Period Date</b> 6/19/2026	<b>Acreage Reporting Date</b> 7/15/2026
<b>Premium Billing Date</b> 8/15/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 11/30/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 11/14/2025	<b>Insured's Production Reporting Date</b> 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.

## Special Provisions 2026 and Succeeding Crop Years

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County: Gooding (047)

## 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.

## Special Provisions 2026 and Succeeding Crop Years

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County: Gooding (047)

- 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. ~~GA[~ Á^||Á@Á!| [ã &ç] } Áí Áäää ä ç!^• ç á á ÇääÄ æ ç Á ~ |ä \* ÁÇ Á^|æ Æ[~ |Áæ Ä ä |Á^Á^ç^áÁ • ä \* Á@Äü^ã &ç] } QÁæ ^ ÁÜ ÇDæ Ä ä ä^á^ || , Æ) |^• Á @Ä!| [ã &ç] } Á ~ äää • Á } ä^|Á^&ç] } ÁÖ Çø^ ] Ö |Á!| [ã &ç] } Á} } çä ä \* Á{ { ä | ç Ä | } | Dæ ä ÁÇ Á^ ^ } Á } } Èæ{ Á ç |æ^Æ~~
- c. ~~Öæ ^ Áä ^ Á ~ |ä \* ÁÇ Á^|æ Ä Á^ç^ { } Æ[~ Á æ Á^~ ^• Ö Á^ç^ Á[~ |Áæ Ä |Áæ ^ Á ) • |ä Á!| [ã &ç] } Á • ä \* Á@Ä } |æ ^ ÁÖ Ç È~~
- 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.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

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Date: 6/17/2025

Plan: Yield Protection (01)

County: Gooding (047)

## Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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

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

### 3. EXTENSION OF TIME TO HARVEST

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).

We determine you are prevented from harvesting by the calendar date for the EOIP due to an insurable cause of damage that occurred during the insurance period and we allow an extension of time to harvest, the time to determine insurable quality deficiencies will also be extended to 60 days after the EOIP. All samples for QA { ~ oÁ^ Áæ^ } Ä [ áæ^ / áæ^ Á Êáæ • Áæç^ / á@ ÖU QÉÄ [ ^ Áæç^ • á@ & [[ ] Ä ä | Ä Ä Êáæ • Áæç^ / á@ & æ| ää Äæ Ä / á@ ÖU QÉÄ [ ^ / & ää Ä ä / Á^ Áæ^ ªãÄ Ä æ& [ äæ & Ä æÇ^ Áæç^ } • ÖHÖÄ / ÁÆ Äæ ç| | Bæ | Ä^ } \ •• Ä [ ^ Á^ & ºãÄ Ä áæ Áæ ¢\ ^ } ¯ Ä [ ^ / & ää Ä Ä @Bæ^ ÉÄ^ Ä / Ä Äæ | Ç^ ÉQÄ [ ^ Ä^ Á^ } æ | Ä / Áæç^ • Á your crop until AFTER 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be 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 , ä / Á^ Á^ ÁæÖQæ@Ä [ ä & ç| } Ä Ä [ ¤ [ ää æÇ^ ÁÊáæ Ä Á ä äæ@& ää Ä ä / Á^ Áæ ¢ãÄ • ä \* á@ & | Bæ | Ä / ÁÆ • æä ä @ ä ÖÜÄ [ ^ Ä^ • & [ ] | Ç^ Ä ä Ä à{ äæÄ 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 ¨æç^ • ÉQÄ [ ^ Ä [ ä & ç| } Ä^ äää • Ä^ ä / Á^ Áæç^ } ÖHE [ ^ / & ää Ä ä / Á^ Áæ ¡ãÄ Á^ Áæ ¸ä ä Ä^ Áæç^ } ÖHE

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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.

## 5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

## Special Provisions 2026 and Succeeding Crop Years

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County: Gooding (047)

### Revenue Prot with Harvest Price Exclusion (03)

## 6. ZERO MARKET VALUE

### 7. REDUCTION IN VALUE (RIV):

- 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. RIVs cannot be used in combination with chart DFs.
  - ii.  $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$  production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
  - iii.  $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$  exceed the RIV before conditioning.
  - iv.  $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$

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## Special Provisions 2026 and Succeeding Crop Years

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County: Gooding (047)

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

Only one DF for grade can be applied.

TEST WEIGHT DISCOUNT:

Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 50 lbs.; U.S. Sample Grade . 40 lbs. 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

GAZ @æfæ||Áæ•••Áç&] of PæåÄÜ•âÄÜ]ig \*æj åÁ @æÄÖ]`aDj a|Á^Áæ&~}çåÁ|Á|, Á•ó^å @æÄÁ||, •ÁYÈEÖ:æ^Á[ÄÁ|Á^•ó^å @ÁÁÈJÁAbs. to 51 lbs.; U.S. Sample Grade . ÁÈJÁAbs. and below):

Test Weight Pounds	DF
50.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 000000 AF D
Date: 6/17/2025	Plan: Yield Protection (01)	County: Gooding (047)
	Revenue Protection (02)	
	Revenue Prot with Harvest Price Exclusion (03)	

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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

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:

Oelä \*Ä' { à\|Ä'c\| ä ää } • Ä' ~ oä^Ä' ää^Ä' Ää8 | ää & Ä' ää@Ä' ää\| ää Ä' • ^&c | Ä'\| cä^Ä' ää^Ä' Ää^Ä' ää ä @• Ä' | &a~ \| Ä' Ää ä \*Ä' { à\| Ää ä • ä ää

## Special Provisions 2026 and Succeeding Crop Years

Commodity: Wheat (0011)

Ùæ^kMæ@ÁFÎD

Plan: Yield Protection (01)

County: Gooding (047)

## Revenue Protection (02)

### Revenue Prot with Harvest Price Exclusion (03)

Equipment and procedure used to perform what is generally referred to as a "quick test" as described in the Defects 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

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### Falling Numbers - Durum:

Falling Numbers Range	DF
299-200	See Quality Adjustment Tab for Discount Factors
Below 200	See Section B

Á

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

Ùæ^kM@a@ÁFÎD

County: Gooding (047)

### Revenue Prot with Harvest Price Exclusion (03)

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.

[illegible][illegible]

Q | Á | [ á ~ & q } Á @ & } & . Á ~ à ~ & & · Á | Á | á á } · Á ^ c | { á ^ á Á Á ^ Á b | á ~ · Á Á @ { á Á | Á á á á Á @ á @ Á @ ) Á } | Á á | Á á · d ^ ) · Á á | Á Á á ^ Á | Á ^ Á | Á ^ Á

substances or conditions in excess of the amount allowed by the lower of the following:

- 9

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use of Force Majeure

Date: 6/17/2025

Plan: Yield Protection (01)

County: Gooding (047)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

For the purpose of this provision, the "applicable DFs" are the applicable DFs for the commodity, as shown in the chart below, plus any additional DFs that are applicable to the commodity, as shown in the chart below, plus any additional DFs that are applicable to the commodity, as shown in the chart below.

1. For the purpose of this provision, the "applicable DFs" are the applicable DFs for the commodity, as shown in the chart below, plus any additional DFs that are applicable to the commodity, as shown in the chart below, plus any additional DFs that are applicable to the commodity, as shown in the chart below.
  - a. The value of the commodity, less the value of the quality deficiencies, and that value divided by the local market price.
  - 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. The value of the commodity, less the value of the quality deficiencies, and that value divided by the local market price.

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. For the purpose of this provision, the "applicable DFs" are the applicable DFs for the commodity, as shown in the chart below, plus any additional DFs that are applicable to the commodity, as shown in the chart below, plus any additional DFs that are applicable to the commodity, as shown in the chart below.
  - a. The value of the commodity, less the value of the quality deficiencies, and that value divided by the local market price.
    - i. The value of the commodity, less the value of the quality deficiencies, and that value divided by the local market price.
    - ii. The value of the commodity, less the value of the quality deficiencies, and that value divided by the local market price.
    - iii. The value of the commodity, less the value of the quality deficiencies, and that value divided by the local market price.
    - 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

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: ~~Wheat~~ AFD

Date: 6/17/2025

Plan: Yield Protection (01)

County: Gooding (047)

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, ~~added to the applicable DFs included in sections A, or B2 above.~~
- b. ~~Q1} A@AaeA Aa aab•d } A{ A@A } a@aA } [ |aA| a~ &A } A A } Eae{ A d |ae^Eae A| { { ^|8aaA d |ae^Aa~ oA ae A| oAae• } [ |cAaAa^d A| { A@A 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. ~~Q1} Aaeae cA E A A A@A } |Aa|^A@A@, } A A@A@eA|, EAcA} AaeAaeA A^&A } AHA^|, EAV@A@A A|A^AaAaA A@A applicable DFs included in sections A or B2 above.~~
  - ii. ~~Q1} A@A@A A~ & d cA•A A~ a~cA &•A A| } a@a } •E A| A A Aae•Aae A@A } aaeAae A A@A@U@E@A@A A|A^A E EAV@A@A A|A^AaAaA to the applicable DFs included in sections A or B2 above.~~
  - iii. ~~Q1} A@A@A A~ & d cA•A A~ a~cA &•A A| } a@a } •E A Aae•Aae A@A } aaeAae A A@A@U@E@A@A A|A^A E EAV@A@A A|A^AaAaA A@A applicable DFs included in sections A or B3 above.~~

DFs for Aflatoxin:

Aflatoxin Range	DF
<del>EEA AEEA</del> 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 ~~Q1} |^cA A } AaA~ &A| [ a~ &A } A A| |aE^aE cA aA A } ^ A@A } A| E A| A^d [ ^aA } |•• A E A|, A } |a•E A } Aae d { aaeA Aae Aae } •A } A A|A^A 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 A|, A } |a•E A } AaAae A Aa aab•d } A{ A@A } a@aA } [ |aA| a~ &A } A A } Eae{ A d |ae^Eae A| { { ^|8aaA d |ae^Aa~ oA ae A| oAae• } [ |cAaAa^d A| { A@A |aA } A@A^A| A ae^Aae^E A^A^A } AOK~~
  - a. ~~Q1} A| [ a~ &A } A| } cA } A| { aE cA A } | A| A@A A^&A } A A~ Aa } &A Aae A| A^• } A@A@A A|A^A~~
    - i. ~~V@A@A } |aA A A@A ^ A A^ A A| A| A } • |aA A~ a@c A A~ Aa } &A Eae a A@aeA^ A Aa^a A A@A| &A ae^A| A A| [ a~ &A } A| |aA Aae disinterested third party; or~~
    - ii. ~~E E A| A| [ a~ &A } E A A cA aA A } ^ A@A } A| E A| |aA A@A Aae a c^ A^• c A A Aae E A| A@A@A| { A^&A } A A| A A| A^A } A^aE~~
  - b. ~~Q1} A| [ a~ &A } A| } cA } A Aae cA A A } ^ A@A A~ a~cA &•A A| } a@a } •A cA} A{ A| [ a~ &A } A| } cA } A| { aE cA Aae Aae A A AHA^| c^E A@A will be:~~
    - i. ~~V@A@A } |aA A A@A ^ A A^ A A| A| A } • |aA A~ a@c A A~ Aa } &A Eae a A@aeA^ A Aa^a A A@A| &A ae^A| A A| [ a~ &A } A| |aA Aae aae c^ A^• c A A Aae E A| &A| [ a~ &A } A ~ Aae A^• } Aae } [ |cAaAa^d A| { A@A |aA } A@A^A| A ae^A| A A| [ a~ &A } A| { A@A |aA } aA~ oA~~

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 0000000000
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Gooding (047)

into commercial storage prior to being sold.

- ii. 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 you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
  - b. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
  - c. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not 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

Zero market value production is defined as follows:

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. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
  - b. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not 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.
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 you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
  - b. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not 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 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 you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
  - b. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not 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.

*	%Local Market Price-As defined in the applicable Basic, Crop, or these Provisions.
**	%Disinterested third party-As defined in the applicable Basic, Crop, or these Provisions.
***	%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.
*****	%Insold-Grain that does not meet the definition of %sold.