

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All Risk |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Daviess (061) |

Program Dates for Insurable Types and Practices

| | | | | | |
|---|--|--------------------------------------|--|---|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 10/31/2025 | End of Late Planting Period Date 11/15/2025 | 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.

Premium

In accordance with section 6 of the Small Grains Crop Provisions, a reduced premium rate is provided for acreage intentionally destroyed before harvest by grazing or other means. To qualify for the reduced premium rate you must notify your agent no later than March 15.

Any acreage in this county with a high risk area designation on the actuarial map will have a rate adjusted in accordance with the high risk area and map area rates table.

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County: Daviess (061)

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>.

Any fall planted acreage on which seed is spread onto the soil surface by any method (e.g. airplane or otherwise broadcast seeded) and is subsequently mechanically incorporated into the soil, will be insurable only if you request an inspection for this acreage within 72 hours after the final planting date or within 72 hours after you complete incorporating the seed if you plant in the late planting period, and we agree in writing that the acreage has an adequate stand to produce the yield used to determine your production guarantee. No coverage will be provided if an adequate stand is not established within 30 days after the end of the late planting period or within 30 days after the final planting date if no late planting period is applicable. Insurance will attach to acreage with an adequate stand on the date the acreage is inspected.

GENERAL STATEMENTS:

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|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 0011 |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Daviess (061) |

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.

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.

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. 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:
- 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. 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.

1. OPTION TO DELAY CLAIM SETTLEMENT

- 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. 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:
- c. 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:
- 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.
- e. 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:
- f. 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:
- g. 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.

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| | | |
|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 0001 • [1] AGJ |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Daviess (061) |

2. SECTION 14(e) OF THE BASIC PROVISIONS

[illegible]

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 taken before or after the calendar date for the EOIP shall be used to determine if your crop meets the minimum yield and quality requirements. If your crop does not meet the minimum yield and quality requirements, you may elect to have your crop re-sampled at your expense. If your crop meets the minimum yield and quality requirements, you may elect to have your crop re-sampled at your expense. If your crop does not meet the minimum yield and quality requirements, you may elect to have your crop re-sampled at your expense. If your crop meets the minimum yield and quality requirements, you may elect to have your crop re-sampled at your expense.

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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 a quality adjustment.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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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

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County: Daviess (061)

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. $\frac{RIV_{local} + \frac{1}{2} \frac{RIV_{distant} - RIV_{local}}{RIV_{local}} \times RIV_{local}}{1 + \frac{1}{2} \frac{RIV_{distant} - RIV_{local}}{RIV_{local}}}$ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. $\frac{RIV_{local} + \frac{1}{2} \frac{RIV_{distant} - RIV_{local}}{RIV_{local}} \times RIV_{local}}{1 + \frac{1}{2} \frac{RIV_{distant} - RIV_{local}}{RIV_{local}}}$ exceed the RIV before conditioning.
 - iv. $\frac{RIV_{local} + \frac{1}{2} \frac{RIV_{distant} - RIV_{local}}{RIV_{local}} \times RIV_{local}}{1 + \frac{1}{2} \frac{RIV_{distant} - RIV_{local}}{RIV_{local}}}$

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Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: HRW & SRW |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Daviess (061) |

- " 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:

For all Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 48 lbs. to 50 lbs.; U.S. Sample Grade . 48 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 |

For all Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 50 lbs. to 51 lbs.; U.S. Sample Grade . 50 lbs. and below):

| | |
|--------------------|---|
| Test Weight Pounds | DF |
| 51 and above | None |
| 50.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

For all Spring and White Club wheat will be discounted for excessive Defects as follows:

SRW, HRW, and HWW classes of wheat will be discounted for excessive Defects as follows:

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|-----------------|--|-----------------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: WHT • [~] a GJD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Daviess (061) |

| 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 |

For all classes of wheat, if the average defects percentage is 15% or more, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below.

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

For all classes of wheat, if the average sprout damage percentage is 10% or more, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below.

| Sprout Damage Percent | DF |
|-----------------------|---|
| 10 and below | None |
| 10.01 - 15.0 | See Quality Adjustment Tab for Discount Factors |
| Above 15.0 | See Section B |

FALLING NUMBER DISCOUNTS:

For all classes of wheat, if the average falling number is 40 or less, the production is not eligible for any additional discount factor in the Falling Number 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:

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| 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 |

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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 á • ~ | æ | Á ~ æ ¢ Á ^ á } á • Á æ á @ Á æ ^ Á æ á ^ á Á Á @ Á | æ Á æ ^ á | á Ë | [á ~ ¢ | Á ^ á æ * Á Á Q Á | Á | | [¢ æ æ ^ Á | Á | [¢ [Á ^ á ^ Á Á Á Q Á | Á falling number.

Special Provisions
2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Upland Soybean (1201)

Date: 6/17/2025

Plan: Yield Protection (01)

County: Daviess (061)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

2. If you elect to delay settlement as specified in the General Statements above, you must elect to delay settlement as specified in the General Statements above.

3. If you elect to delay settlement as specified in the General Statements above, you must elect to delay settlement as specified in the General Statements above.

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

Voting: If you elect to delay settlement as specified in the General Statements above, you must elect to delay settlement as specified in the General Statements above.

Health: If you elect to delay settlement as specified in the General Statements above, you must elect to delay settlement as specified in the General Statements above.

Voting: If you elect to delay settlement as specified in the General Statements above, you must elect to delay settlement as specified in the General Statements above.

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

- Voting: If you elect to delay settlement as specified in the General Statements above, you must elect to delay settlement as specified in the General Statements above.
- Health: If you elect to delay settlement as specified in the General Statements above, you must elect to delay settlement as specified in the General Statements above.
- Voting: If you elect to delay settlement as specified in the General Statements above, you must elect to delay settlement as specified in the General Statements above.

Health: If you elect to delay settlement as specified in the General Statements above, you must elect to delay settlement as specified in the General Statements above.

- Health: If you elect to delay settlement as specified in the General Statements above, you must elect to delay settlement as specified in the General Statements above.

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 0011 |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Daviess (061) |

- a. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ 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. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ added to the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

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. $\frac{\text{Substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.}}$
 - a. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ added to the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.
 - i. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - ii. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ added to the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B2 above.
 - iii. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ added to the applicable DFs shown in the chart below 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), the DFs will be .500, 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. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ added to the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Date: 6/17/2025

Commodity: Wheat (0011)

Plan: Yield Protection (01)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

U.S. Farm Income Stabilization Act (FISMA)

County: Daviess (061)

- i. Applicable DFs included in sections A or B2 above.
- ii. Applicable DFs included in sections A or B2 above.
- iii. 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 |

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 claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
- ii. If the claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
- b. If the claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
- i. If the claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
- ii. If the claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
- c. If the claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
- 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

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 0011 |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Daviess (061) |

period, such production will not be adjusted for any quality deficiencies listed in Section C.

SECTION D - ZERO MARKET VALUE PRODUCTION

0. 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:

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 to count is no longer considered to be zero market value and will be adjusted as follows:
 - b. 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:
 - 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:

| | |
|-------|--|
| * | %Local Market Price-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-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. |
| ***** | %Insold-A Grain that does not meet the definition of %sold. |