

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use With a CG D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Harford (025)

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 7/31/2026	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.

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>.

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Harford (025)

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:

For all quality adjustments, the following factors shall be considered:

For all quality adjustments, the following factors shall be considered in determining production to count:

For all quality adjustments, the following factors shall be considered in determining net production to count:

Qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under the following factors:

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 the insurance period.

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 end of the insurance period, shall be considered as sold for the purpose of this statement.

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.

For production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in the following manner:

- For all quality adjustments, the following factors shall be considered:
- 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.
- For all quality adjustments, the following factors shall be considered:

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County: Harford (025)

1. OPTION TO DELAY CLAIM SETTLEMENT

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

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).

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County: Harford (025)

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5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

- Moisture content;
- Damage due to uninsured causes;
- Drying;
- Handling;
- Processing; or

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Year: 2026

Commodity: Wheat (0011)

U.S. Grade No. 5 for Kernel Damage

Date: 6/17/2025

Plan: Yield Protection (01)

County: Harford (025)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- 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. ~~When a producer markets wheat to a distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~
 - iii. ~~When a producer markets wheat to a distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~
 - iv. ~~When a producer markets wheat to a distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

SECTION A - DISCOUNT FACTOR CHARTS

~~When a producer markets wheat to a distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

~~When a producer markets wheat to a distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

GRADE DISCOUNT:

~~When a producer markets wheat to a distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

- “ 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:

~~When a producer markets wheat to a distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

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Year: 2026	Commodity: Wheat (0011)	Use: HRS or Jabs
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Harford (025)

Test Weight Pounds	DF
50 and above	None
49.99-44	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:

Test Weight Pounds	DF
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:

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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

SRW, HRW, and HWW 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

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 With or Without D

Date: 6/17/2025

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

County: Harford (025)

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 Adjusmtent Tab for Discount Factors
Above 15.0	See Section B

FALLING NUMBER DISCOUNTS:

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Equipment and procedure used to perform what is generally referred to as a quick test-Äæ^Ä [¨Öæä] æ^ÄÄV @} Ä ![ä ~ &ä } Ä ä@Ä] ![~ ¨Öææ æ^ÄÄä & ~ } ¨äÄ Ä@Ä
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

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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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County: Harford (025)

SPECIAL GRADE DISCOUNTS:

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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 falling number.
2. (unless you elect to delay settlement as specified in the General Statements above).
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Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Wheat Acreage D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Harford (025)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

from such flood-damaged acreage and commingle with production from acreage not damaged by flood, such commingled production will not be adjusted for any quality deficiencies listed in Section C.

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

- Vomitoxin range and discount factors for quality deficiencies.
- DF for quality deficiencies in excess of the amount allowed by the lower of the following:
- DF for quality deficiencies in excess of the amount allowed by the lower of the following:

from such flood-damaged acreage and commingle with production from acreage not damaged by flood, such commingled production will not be adjusted for any quality deficiencies listed in Section C.

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

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Commodity: Wheat (0011)

U.S. Wheat Acreage D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Harford (025)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

2. If the level of a substance or condition with a level less than the maximum allowable, adjust the production in the following manner.
 - a. If the producer elects to place the production into commercial storage without going into on farm storage, the DF will be:
 - i. The level of the substance or condition divided by the local market price.
 - ii. The level of the substance or condition divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - iii. The level of the substance or condition divided by the local market price, plus 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, plus the applicable DFs included in sections A or B2 above.
 - b. If the production 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. The level of the substance or condition divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - ii. The level of the substance or condition divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - iii. The level of the substance or condition divided by the local market price, plus the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 to 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

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County: Harford (025)

a. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

i. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

ii. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

b. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

i. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

ii. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

c. If the producer is not a producer of a commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

d. If production qualifying under Section C3 remains unsold, or is 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.

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County: Harford (025)

	%Local Market Price-As defined in the applicable Basic, Crop, or these Provisions.
**	%Disinterested third party-Is 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.