

Special Provisions 2026 and Succeeding Crop Years

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County: Dolores (033)

Program Dates for Insurable Types and Practices

**Acreage Reporting
Date**
11/15/2025

**Insured's Production Reporting
Date**
11/14/2026

TP	Type	Practice
T/P 01	Winter 011 *6	Non-Irrigated 003
T/P 03	Winter 011 *6	Irrigated 002
T/P 05	Winter 011 *6	Organic(Certified) Non-Irr. 713
T/P 07	Winter 011 *6	Organic(Certified) Irr. 702
T/P 09	Winter 011 *6	Organic(Transitional) Non-Irr. 714
T/P 11	Winter 011 *6	Organic(Transitional) Irr. 712

**Acreage Reporting
Date**
7/15/2026

**Insured's Production Reporting
Date**
11/14/2026

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

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or Part of Acreage
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Dolores (033)

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

In accordance with the definition of "production reporting date" in the Basic Provisions, if you submit an application for insurance after the winter sales closing date or land is added after the production reporting date on which the spring type will be planted, the production reporting date will be the earlier of the acreage reporting date or 45 days after the spring sales closing date.

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

- *6 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.

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: Dolores (033)

Quality

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WJ 10-1-11 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.

☐ If 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.

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Special Provisions 2026 and Succeeding Crop Years

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County: Dolores (033)

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1. OPTION TO DELAY CLAIM SETTLEMENT

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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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Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Unit: 1000 bushels

Date: 6/17/2025

Plan: Yield Protection (01)

County: Dolores (033)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 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

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 indemnity. 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 indemnity.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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 eligible for indemnity, except for production fed or used in any other manner.

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 eligible for indemnity, except for production fed or used in any other manner.

7. REDUCTION IN VALUE (RIV):

Moisture content;

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

Special Provisions 2026 and Succeeding Crop Years

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County: Dolores (033)

- ## SECTION A - DISCOUNT FACTOR CHARTS

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- Only one DF for grade can be applied.

Feed 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 . 45 lbs. and below):

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: HWW
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Dolores (033)

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

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

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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

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Grade: No. 1 Hard

Date: 6/17/2025

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

County: Dolores (033)

For all classes of wheat, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, 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, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, 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, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below.

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

For

Falling Numbers - Durum:

Special Provisions 2026 and Succeeding Crop Years

County: Dolores (033)

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

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 falling number.
2. (unless you elect to delay settlement as specified in the General Statements above).
- 3.

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: Dolores (033)

Revenue Prot with Harvest Price Exclusion (03)

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- a. U| jåÅ Å æ æ æ ç ^ ! • ç å Å @ å Å æ ç Å | q | Å | Å Å Å æ • Å æ ç ^ ! Å @ Å ç } å æ Å æ Å | Å @ Å U W B @ Å Ö Å q | Å ^ Å @ Å ~ { Å - Å | Å Ü X • Å } | j å Å ^ Å @ Å ^ ^ ! Å ^ ^ Å | Å | Å insurable 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. Wj • [jåÅ Å æ æ • Å æ ç ^ ! Å @ Å ç } å æ Å æ Å | Å @ Å U W B Å B ç å ^ Å Å æ æ * Å @ : Å æ } ^ ! B | Å Å | jåÅ Å @ : Å ç Å æ æ ç ^ ! • ç å Å @ å Å æ ç B @ Å Ö Å q | Å ^ Å @ Å applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

DFs for Vomitoxin:

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Upland Soybean (001)
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Dolores (033)

Vomitoxin Range	DF
0.1 to 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, and the grain is put into commercial storage without going into on farm storage, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, and the grain is 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, and the grain is sold to a buyer, the DF will be 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, and the grain is sold to a buyer, the DF will be the applicable DFs included in sections A or B2, 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), 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, and the grain 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. If the level of a substance or condition is less than the maximum allowable, the DF will be 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, and the grain is sold to a buyer, the DF will be 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, and the grain is sold to a buyer, the DF will be the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Special Provisions 2026 and Succeeding Crop Years

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County: Dolores (033)

Aflatoxin Range	DF
0.1 - 100 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 producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to market the production within the time period specified in Section C, or if the claimant is a processor, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to market the production within the time period specified in Section C.
- i. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to market the production within the time period specified in Section C, or if the claimant is a processor, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to market the production within the time period specified in Section C.
- ii. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to market the production within the time period specified in Section C, or if the claimant is a processor, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to market the production within the time period specified in Section C.
- b. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to market the production within the time period specified in Section C, or if the claimant is a processor, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to market the production within the time period specified in Section C.
- i. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to market the production within the time period specified in Section C, or if the claimant is a processor, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to market the production within the time period specified in Section C.
- ii. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to market the production within the time period specified in Section C, or if the claimant is a processor, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to market the production within the time period specified in Section C.
- c. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to market the production within the time period specified in Section C, or if the claimant is a processor, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to market the production within the time period specified 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

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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:

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Upland Cotton (152)

Date: 6/17/2025

Plan: Yield Protection (01)
Revenue Protection (02)

County: Dolores (033)

Revenue Prot with Harvest Price Exclusion (03)

- a. $\frac{Q \cdot I \cdot A}{I \cdot A} \cdot \frac{a \cdot \bar{c} \cdot \bar{c}}{a \cdot \bar{c} \cdot \bar{c}} \cdot \frac{A \cdot \bar{c} \cdot \bar{c}}{A \cdot \bar{c} \cdot \bar{c}} \cdot \frac{A \cdot \bar{c} \cdot \bar{c}}{A \cdot \bar{c} \cdot \bar{c}}$ the pre-established DFs.
- b. $\frac{Q \cdot I \cdot A}{I \cdot A} \cdot \frac{a \cdot \bar{c} \cdot \bar{c}}{a \cdot \bar{c} \cdot \bar{c}} \cdot \frac{A \cdot \bar{c} \cdot \bar{c}}{A \cdot \bar{c} \cdot \bar{c}} \cdot \frac{A \cdot \bar{c} \cdot \bar{c}}{A \cdot \bar{c} \cdot \bar{c}}$
- c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. $\frac{Q \cdot I \cdot A}{I \cdot A} \cdot \frac{a \cdot \bar{c} \cdot \bar{c}}{a \cdot \bar{c} \cdot \bar{c}} \cdot \frac{A \cdot \bar{c} \cdot \bar{c}}{A \cdot \bar{c} \cdot \bar{c}} \cdot \frac{A \cdot \bar{c} \cdot \bar{c}}{A \cdot \bar{c} \cdot \bar{c}}$ 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-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.