

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use All or None [ ]
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Vance (181)

### 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> 10/31/2025	<b>End of Late Planting Period Date</b> 11/15/2025	<b>Acreage Reporting Date</b> 1/15/2026
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 7/31/2026	<b>Termination Date</b> 9/30/2026	<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 016	Non-Irrigated 003
T/P 2	Winter 016	Irrigated 002
T/P 3	Winter 016	Organic(Certified) Non-Irr. 713
T/P 4	Winter 016	Organic(Certified) Irr. 702
T/P 5	Winter 016	Organic(Transitional) Non-Irr. 714
T/P 6	Winter 016	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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GENERAL STATEMENTS:

- a. Sections C1 or C2 and Section A below, the DF will be determined by adding the applicable DFs from Section A to the applicable DFs from Sections C1 or C2.
- b.  $\bar{U} \wedge c_1 \} \bullet \bar{O} F \bar{A} \mid \bar{O} G \bar{a} \mid \bar{A} \bar{U} \wedge c_1 \} \bar{O} \bar{A} \bar{H} \mid [ , \bar{E} \bar{a} @ \bar{O} \bar{D} \bar{a} \mid \bar{A} \bar{A} \bar{H} \bar{A} \bar{c} \{ \mid \bar{a} \bar{a} \bar{A} \bar{A} \bar{a} \bar{a} * \bar{A} @ \bar{A} \bar{a} \} \mid \bar{B} \bar{a} \bar{a} \mid \bar{A} \bar{O} \bar{D} \bar{A} \mid \{ \bar{A} \bar{U} \wedge c_1 \} \bar{O} \bar{A} \bar{A} \bar{A} @ \bar{A} \bar{a} \} \mid \bar{B} \bar{a} \bar{a} \mid \bar{A} \bar{O} \bar{D} \bar{A} \mid \{ \bar{A} \bar{U} \wedge c_1 \} \bullet \bar{O} F \bar{A} \mid \bar{O} G \bar{a}$
- c.  $\bar{U} \wedge c_1 \} \bar{O} H \bar{E} \bar{a} @ \bar{O} \bar{D} \bar{a} \mid \bar{A} \bar{A} \bar{H} \bar{A} \bar{c} \{ \mid \bar{a} \bar{a} \bar{A} \bar{A} \bar{a} \bar{a} \mid \bar{A} \bar{U} \wedge c_1 \} \bar{O} \bar{H} \bar{A} \mid \mid \bar{E} \bar{a} \mid \bar{A} \bar{a} \bar{a} \bar{a} \bar{a} \mid \bar{a} \bar{A} \bar{O} \bar{D} \bar{A} \mid \{ \bar{A} \bar{U} \wedge c_1 \} \bar{O} \bar{A} \bar{A} \mid \bar{A} \bar{U} \wedge c_1 \} \bar{O} \bar{A} \bar{A} \mid \bar{A} \bar{A} \bar{H} \bar{A} \bar{c} \& \bar{a} \bar{a} \bar{A} \bar{E} \bar{A}$



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GA[~^A^804[8^a[aeA^ae~^A^ ^]o[.Aae{.Ad|^aA||a^&[.AeA||ca^a^A@A@A@A||ca[.}EaAae]|^A^Aae{.Ad|^aA||a^&[.A^a^A^A^c|{a^A^~^|ae|^A^ 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 a^Aa^b~c^aA|^A^~aeEaAae]|^A^a^ae^a^A^A~c^A|^A^~a^ae&^A|^A||aa[.}A^b|^A~^A^A@{aeA|^A^a^aeA@aeoA@o|^A@aeA|{ae|caD^~^A^Aae^A^A|^a|^A^ ||a^&[.A^c|^a^\*Ad|^ae^EaA|^A|{ae|caA|^Ea[ ]|^A|^A~c^A^ae^A^A^aeae^aA|{.Ad|^ae^EaA@A||..Ae[~^]o[.A||a^&[.A^a|^A^A^c|{a^a^A^A^A|^A|^A^c|ae|^A^c|ae^A^ae^Ae^A@A@A@A@A^aA^Fi^A^ae^Ea^Aa^b~c^A^a|^A^a^~^A^@A||a^&[.AeA||.}AeA||..a|^A|^A|^~^|A^aeA^ae^A^A|{]^c^a^a^a^a^a^ later than 30 days after the 180th day.

[illegible]

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 included in the unit's production for the year. The market value of the production shall be determined by the market value of the production at the time of the final inspection, except for production fed or used in any other manner.

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Vance (181)

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.

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### ÜÖÖVÜPÄÄ DISCOUNT FACTOR CHARTS

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### GRADE DISCOUNT:

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### TEST WEIGHT DISCOUNT:

Discounts for low test weight as follows (U.S. Sample Grade for Test Weight . ÄÜ ÈJÄbs. and below):

Test Weight Pounds	DF
27 and above	None
26.99-24	See Quality Adjustment Tab for Discount Factors
Below 24	See section B

### DAMAGE DISCOUNT:

Discounts for percent sound as follows (U.S. Sample Grade for Damage . ÄJ ÈJÄÄ Ä and below):

Sound Oats %	DF
80 and above	None
79.99-65	See Quality Adjustment Tab for Discount Factors
Below 65	See section B

### SPECIAL GRADE DISCOUNTS:

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2. If the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price, multiplied by the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, adjusted in the following manner:
- a. If the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, adjusted in the following manner:
- i. For production sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- ii. If the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, adjusted in the following manner:
- 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

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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,

i.  $\{ \langle A, a \rangle \in \mathcal{D} \mid \exists \langle A', a' \rangle \in \mathcal{D} \text{ such that } \langle A', a' \rangle \in \mathcal{D} \text{ and } \langle A, a \rangle \in \mathcal{D} \}$  applicable DFs included in sections A or B2 above.

ii. Q | A q | A @ | A ^ & q d c a • A | A ~ • a • c a x • A | A | } a a } • B | a | A A e A e • A e | A @ A e } a a A e A | A @ A U W Z @ A O A A q | A A E e E V @ A O A q | A A a a A

to the applicable DFs included in sections A or B2 above.

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Aflatoxin Range	DF
0.0 - 100.0 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.  $\emptyset \mid \acute{A} \mid \{ \grave{a} \ \& \grave{c} \} \mid \acute{A} \mid \{ \text{c} \acute{a} \ \acute{a} \ * \acute{A} \mid \{ \ \acute{a} \ \text{c} \acute{a} \ \acute{A} \} \mid \acute{A} \mid \{ \acute{A} \ \text{c} \ @ \mid \acute{A} \wedge \& \text{c} \} \mid \acute{A} \hat{\circ} \acute{a} \wedge \text{c} \acute{a} \} \mid \& \acute{a} \cdot \acute{a} \wedge \acute{A} \mid \wedge \cdot \wedge \} \mid \acute{A} \ @ \mid \acute{A} \ \acute{a} \mid \acute{A} \wedge K$

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disinterested third party; or

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- ## ÜÖVÜPÄÄÄ ZERO MARKET VALUE PRODUCTION

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and will be adjusted as follows:

a. For production in Section A . Ähe pre-established DFs.

b. Ä| Ä|[: ä~&cä } Ä Ä^&cä } ÄÄ Äë Eë

c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.

3. GÄ[ ~ Ä Å^•d[ ^Ä|[: ä~&cä } Ä~ ää ä \*Ä } ä^| Ä^&cä } ÄHÄ ÄÄ } ^|Ä } æ&^ cæ|ÄÄ Ä •EÄ &@![: ä~&cä } Ä Ä| Ä| öÄ Ä^•d[ ^ÄÄ •cÄÄ| Äg Ä~ ää Ä ÅÄ } &a •Ä cÄÄ •^&cä } ÄEÄGÄ[ ~ Ä| Ä| öÄ Å^•d[ ^Ä| Ä^~•^Ä Ä Å^•d[ ^D| &@![: ä~&cä } ÄÄÄ Ä Ä Ä| Ä| öÄ Ä| { } |^cÄÄ } cÄ^ &@![: ä~&cä } Ä Ä| |äE^äE cÄ Ä^ÄÄ } Ä Ä| Ä| { } ^|Ä| Ä Å^•d[ ^ääÄ |^•• Ä^&cä } ÄHÄÄ |ä •EÖE ä d{ æBÄ Eä ä Ä cç } •ä } Ä Ä^ ÄÄ Ä| Ä^Ä| . ÄÄÄ| Ä| Ä Ä~ä } äÄ|^|Äæ Ä| Ä ä~ } æ E

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Year: 2026	Commodity: Oats (0016)	Use: <del>W</del> [ !@Oa[ ]a aQI D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Vance (181)

*	%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.+As