

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: Gadsden (039)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 11/30/2025	End of Late Planting Period Date 12/5/2025	Acreage Reporting Date 1/15/2026
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 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

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on FSA farm number and any other method specified in the Basic Provisions or Crop Provisions except section or section equivalent. To be eligible for the available methods of optional unit division, you must meet all applicable requirements.

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.

Special Provisions 2026 and Succeeding Crop Years

Ùæ^|ÀÁ| : ãæÆGD

County: Gadsden (039)

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>.

Quality

V@Á|||, ā*Á^&ā}•Á}[^Áæ][^ÁÁæÁ!æÁ|[ă&ā]Á|Á@Á•~|^ā&[]É

[illegible][illegible]

W| |•••Á@ÁÜÁ|á••áÁcc)•q}Á-ÁÁ^ÁÁcc•cÁ^8aaáÁ^|,É@Áq]|•Á-Á| |á8c}Á•^aÁÁ^c|{á^Á•~|á|Á^áÁÁ-á}8a•Á}á^|Á^8c}•ÁÁ
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
ÜÜÜÜÜ

For 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

For 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.

The 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:

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Unit: 1000 bushels
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Gadsden (039)

- 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. $\frac{Yield_{Actual} \cdot DF_{Actual} + Yield_{Target} \cdot DF_{Target}}{Yield_{Actual} + Yield_{Target}} \cdot DF_{Actual}$ if $Yield_{Actual} \geq Yield_{Target}$; $\frac{Yield_{Actual} \cdot DF_{Actual} + Yield_{Target} \cdot DF_{Target}}{Yield_{Actual} + Yield_{Target}} \cdot DF_{Target}$ if $Yield_{Actual} < Yield_{Target}$
- c. $\frac{Yield_{Actual} \cdot DF_{Actual} + Yield_{Target} \cdot DF_{Target}}{Yield_{Actual} + Yield_{Target}} \cdot DF_{Actual}$ if $Yield_{Actual} \geq Yield_{Target}$; $\frac{Yield_{Actual} \cdot DF_{Actual} + Yield_{Target} \cdot DF_{Target}}{Yield_{Actual} + Yield_{Target}} \cdot DF_{Target}$ if $Yield_{Actual} < Yield_{Target}$

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 DFs 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. If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless $\frac{Yield_{Actual} \cdot DF_{Actual} + Yield_{Target} \cdot DF_{Target}}{Yield_{Actual} + Yield_{Target}} \cdot DF_{Actual}$ if $Yield_{Actual} \geq Yield_{Target}$; $\frac{Yield_{Actual} \cdot DF_{Actual} + Yield_{Target} \cdot DF_{Target}}{Yield_{Actual} + Yield_{Target}} \cdot DF_{Target}$ if $Yield_{Actual} < Yield_{Target}$
- c. $\frac{Yield_{Actual} \cdot DF_{Actual} + Yield_{Target} \cdot DF_{Target}}{Yield_{Actual} + Yield_{Target}} \cdot DF_{Actual}$ if $Yield_{Actual} \geq Yield_{Target}$; $\frac{Yield_{Actual} \cdot DF_{Actual} + Yield_{Target} \cdot DF_{Target}}{Yield_{Actual} + Yield_{Target}} \cdot DF_{Target}$ if $Yield_{Actual} < Yield_{Target}$
- 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. If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- f. $\frac{Yield_{Actual} \cdot DF_{Actual} + Yield_{Target} \cdot DF_{Target}}{Yield_{Actual} + Yield_{Target}} \cdot DF_{Actual}$ if $Yield_{Actual} \geq Yield_{Target}$; $\frac{Yield_{Actual} \cdot DF_{Actual} + Yield_{Target} \cdot DF_{Target}}{Yield_{Actual} + Yield_{Target}} \cdot DF_{Target}$ if $Yield_{Actual} < Yield_{Target}$
- g. $\frac{Yield_{Actual} \cdot DF_{Actual} + Yield_{Target} \cdot DF_{Target}}{Yield_{Actual} + Yield_{Target}} \cdot DF_{Actual}$ if $Yield_{Actual} \geq Yield_{Target}$; $\frac{Yield_{Actual} \cdot DF_{Actual} + Yield_{Target} \cdot DF_{Target}}{Yield_{Actual} + Yield_{Target}} \cdot DF_{Target}$ if $Yield_{Actual} < Yield_{Target}$

QUALITY ADJUSTMENT STATEMENT

Only when it has been determined that the production qualifies for quality adjustment will the provisions in this Quality Adjustment Statement apply, otherwise this SP statement does not supersede the provisions contained in section 14(e) in the Basic Provisions.

QUALITY ADJUSTMENT STATEMENT

Unless the AIP grants an extension to harvest as specified below, the samples of production used to determine insurable quality deficiencies under sections A, B, and C { $\frac{Yield_{Actual} \cdot DF_{Actual} + Yield_{Target} \cdot DF_{Target}}{Yield_{Actual} + Yield_{Target}} \cdot DF_{Actual}$ if $Yield_{Actual} \geq Yield_{Target}$; $\frac{Yield_{Actual} \cdot DF_{Actual} + Yield_{Target} \cdot DF_{Target}}{Yield_{Actual} + Yield_{Target}} \cdot DF_{Target}$ if $Yield_{Actual} < Yield_{Target}$ } 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 { $\frac{Yield_{Actual} \cdot DF_{Actual} + Yield_{Target} \cdot DF_{Target}}{Yield_{Actual} + Yield_{Target}} \cdot DF_{Actual}$ if $Yield_{Actual} \geq Yield_{Target}$; $\frac{Yield_{Actual} \cdot DF_{Actual} + Yield_{Target} \cdot DF_{Target}}{Yield_{Actual} + Yield_{Target}} \cdot DF_{Target}$ if $Yield_{Actual} < Yield_{Target}$ }

Special Provisions 2026 and Succeeding Crop Years

Ùæ^kññ[]:ãæFGD

County: Gadsden (039)

Revenue Prot with Harvest Price Exclusion (03)

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

ÜÖ•Á ˇ•Á^Á^æ[} æ|^Ë• æËæ å&•ç { æ^Ë[ÄÖÁ å/Á æ^Á!æ&^ çåå^Á•å/åå^å^Á K

- 4

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^k̃m̃o| : ãæfGD

County: Gadsden (039)

- e. Processing; or
- f.
- i.
- ii. If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
- 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.
- iv.

UNPAID DISCOUNT FACTOR CHARTS

[illegible]

GRADE DISCOUNT:

Uæ Á ā|Á^Áã &[ˇ } ¢åÁ[|Á|æ^Áæ Á] ^ðãåå|Á Á@ÁÛ~ æã ÁÖåb•ç ^} ¢ÁæÁ[&æåå|Á Á@ÁÖËÁ

TEST WEIGHT DISCOUNT:

Discounts for low test weight as follows (U.S. Sample Grade for Test Weight . 45 Abs. 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 . A J E J A A and below):

Special Provisions 2026 and Succeeding Crop Years

Ùæ^|ÀÁ| : ãæÆGD

County: Gadsden (039)

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:

Öä&` } •Á|Á{ ` ¢Á|Áæ|Ä^Á|æ^Áæ^Á|^&ä`áÁ ã@Á@ÁÛ` æä ÁÖäb • ¢ ^} ¢ÁæÁÁ &æ^áÁ Á@ÁÖÈ

Ergoty or Thin	See section B
----------------	---------------

SAMPLE GRADE DISCOUNTS:

Öä & [~ } • Á | Áæ | ^ Á | æ ^ Á æ d | • Áæ ^ Á | ^ & ä ä á Á ä @ Á @ Á Û ~ æ ä Á ä b • d ^ | ó / æ ä Á & æ ^ á Á Á @ Á Ö È

DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

[illegible]

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 insurable quality deficiencies, and that value divided by the local market price.
2. ~~Q[Á]•[|aÁ||ã&ç}Á|Á||ã&ç}Á| |aÁ Á @|Á@e Áäää ç|^•cåá@ää æç Á|ã|Á Á €æ•æec'|Á@&ç) äæÄæ^Á|Á@ÁOUÖÆ@ÖÖÄ q|Á^Æ€Á~~
(unless you elect to delay settlement as specified in the General Statements above).
3. ~~QÁ]•[|aÁ €æ•æec'|Á@&ç) äæÄæ^Á|Á@ÁOUÖÆ@aÆgä^aaÁ Ä ^Á@|Á æ }^|Á|ÁÁ|aÁ Á @|Á@e Áäää ç|^•cåá@ää æç Á@ÖÖÄ q|Á^Æ€Á~~

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

The sum of all DFs for production containing substances or conditions that are injurious to human or animal health is allowed, in addition to applicable DFs from sections A or B above, except as shown in C3 below.

health agency of the applicable State in which the insured crop is grown, at a level determined as injurious to human or animal health, will be covered only if the appropriate samples of the production were obtained by our adjuster (or a trained disinterested third party approved by us) (except for flood-damaged grain), and the

Special Provisions
2026 and Succeeding Crop Years

Year: 2026 Commodity: Oats (0016) Use: 100% for FGD
Date: 6/17/2025 Plan: Yield Protection (01) County: Gadsden (039)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Vomiting and/or diarrhea, or other signs of distress, shall be considered evidence of damage 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...

For production that contains substances or conditions determined to be injurious to human or animal health, when applicable, adjustments will be made for levels of substances or conditions in excess of the amount allowed by the lower of the following:

- a. Vomiting and/or diarrhea, or other signs of distress, shall be considered evidence of damage 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...
b. ...
c. A public health agency of the applicable State in which the insured crop is grown.

For production that will be stored on the farm, or in commercial storage (except for production containing Vomitoxin), the appropriate samples must be obtained prior to...

- 1. For production containing Vomitoxin only (no other Section C deficiencies are present) qualifying under section C and that has a level of 10.0 ppm or less, ...
a. 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 insurable quality deficiencies, and that value divided by the local market price.
b. ...
c. Unsold 60 days after the calendar date for the EOIP, fed, utilized in any other manner, or is sold to other than a disinterested third party, the DF will be the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

DFs for Vomitoxin:

Table with 2 columns: Vomitoxin Range, DF. Rows: 0.1-10.0 ppm (See Quality Adjustment Tab for Discount Factors), 10.1 ppm & above (See C3 below).

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Oats (0016)

Use: 100% Feed

Date: 6/17/2025

Plan: Yield Protection (01)

County: Gadsden (039)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

2. If a substance or condition with a level less than the maximum allowable, adjust the production in the following manner.
 - a. If a substance or condition with a level less than the maximum allowable is put into commercial storage without going into on farm storage, the DF will be:
 - 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 a substance or condition with a level less than the maximum allowable is 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, added to the applicable DFs included in sections A or B2 above.
 - iii. If a substance or condition with a level less than the maximum allowable is 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, 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 on the date of final adjustment for the unit, the unsold production is in on-farm storage, is in commercial storage but was not transported directly from the 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. If a substance or condition with a level less than the maximum allowable is 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, added to the applicable DFs included in sections A or B2 above.
 - ii. If a substance or condition with a level less than the maximum allowable is 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, added to the applicable DFs included in sections A or B2 above.
 - iii. If a substance or condition with a level less than the maximum allowable is 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, added to the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 - 300.0 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below

Special Provisions 2026 and Succeeding Crop Years

Ùæ^kññ[]:ãæFGD

County: Gadsden (039)

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 who has sold the production, the claimant shall be deemed to have accepted the loss and no claim shall be paid.
- i. The claimant shall be deemed to have accepted the loss if the claimant has sold the production to a disinterested third party; or
- ii. The claimant shall be deemed to have accepted the loss if the claimant has sold the production to a third party who is not a disinterested third party.
- b. If the claimant is a processor who has received the production from a producer, the claimant shall be deemed to have accepted the loss and no claim shall be paid.
- i. The claimant shall be deemed to have accepted the loss if the claimant has received the production from a producer who has sold the production to a disinterested third party; or
- ii. The claimant shall be deemed to have accepted the loss if the claimant has received the production from a producer who has sold the production to a third party who is not a disinterested third party.
- c. If the claimant is a producer who has stored the production, the claimant shall be deemed to have accepted the loss and no claim shall be paid.
- 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 insurance period, such production will not be adjusted for any deficiencies listed in Section C.

ÙÒÔVQ PÄÖÁ Á ZERO MARKET VALUE PRODUCTION

Q | Á | á & c | Á ã ^ á Á ^ & c | • Á É Ò Ê | Á Á @ Á ^ Á ^ c | { á ^ Á @ Á ^ | Á æ \ ^ á æ ^ á ^ Á Á • | á Á ^ á Á ^ á } & a • K

1. V@ÖOÄ q|Å^Á Fë€€Å~ &Q!|[ä~&q } Å Å^•d[^åâ Å ÅÄ æ } \|^Ä Ä •Ë
 2. QÄ [~ Å | Ä [öÅ^•d[^Ä | Ä ~ •^Ä Å Å^•d[^D] |[ä~&q } Å ÅÄ æ } \|^öÅ } cæ|^Ä Ä •Ë &Q!|[ä~&q } Ä Å [~ } öÅ Ä [Ä] *^|^Ä } •ä\^åÄ Å Å^Ä \|^ Ä æ \^öç ^Ä
and will be adjusted as follows:
- a. For production in Section A . The pre-established DFs.
 - b. Q!|Ä |[ä~&q } Å Ä^&q } ÖÄ Ä €€
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use: 1000 1000 1000
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Gadsden (039)

[illegible]

	%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-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.