

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or a % of Acreage
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Jefferson (069)

### 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> 11/30/2025	<b>End of Late Planting Period Date</b> 12/5/2025	<b>Acreage Reporting Date</b> 12/15/2025
<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 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

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on Farm Serial Number (FSN) 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.

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County: Jefferson (069)

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.

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 acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.

GENERAL STATEMENTS:

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than zero) to determine net production to count.

W 100. 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.

## 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)

Unit: 1000 bushels  
County: Jefferson (069)

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, we will settle your claim using the applicable DFs.

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:

- 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.
- 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.
- 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.

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### 1. OPTION TO DELAY CLAIM SETTLEMENT

- 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.
- 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.
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## Special Provisions 2026 and Succeeding Crop Years

<b>Year:</b> 2026	<b>Commodity:</b> Wheat (0011)	<b>User Name:</b> a • a • A D
<b>Date:</b> 6/17/2025	<b>Plan:</b>	<b>County:</b> Jefferson (069)
	Yield Protection (01)	
	Revenue Protection (02)	
	Revenue Prot with Harvest Price Exclusion (03)	

## 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).

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

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

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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

On 8/1/2016, the following information was received from the Department of the Treasury, Internal Revenue Service, regarding the sale of the property to a third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

## 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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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Jefferson (069)

market value, except for production fed or used in any other manner.

7. REDUCTION IN VALUE (RIV):

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

## SECTION A - DISCOUNT FACTOR CHARTS

U) A@AaeA Aa aq. ] ^ & q } A' A@A' a@a@Aa & ~ } Aaeq : Aa^Aa^c{ a^aA^a \* A@A' ||, a \* A@e@E@a@A@A' Aa^A' ^A^ a@a a \* A^c^A' Aa^Aa } & Aa A' a  
 • @, } A' A@A@e@A A@A^A&q } E@a@ Aa^c{ a^Aa||A@A^a \* A^A&q } A@A' A@Aa Aa ] |Aa||A

Q' A^ a@a AaAb^d ^ } A' ~ ] [ • • • E@a^A&@A@c&~ aa^A' ^a } A a~ a@aA } • aA' A^ } ^ | Aa a a^A@c&~ aa^A@a@a a a^Aa aA@' \ \ } Aa aAa[ \ \ } A^ } ^ | E@a A' A^c^d  
 , a@aAa & ~ } Aaeq : Aa^Aa ||, ^aA' A^ } ^ | Aa a a^A@aA@' \ \ } Aa aAa[ \ \ } A^ } ^ | E@a Aa a@a } A' Aa aA & ~ } Aaeq : A' A^A&@A

GRADE DISCOUNT:

V@Ä @æßæ••PæäÜ^âÄ ą c!ÄPÜY DÄJ -Ä @ÄÄ @æCÜY Y DÄPæÄÄ @ÄÄ @æÄPY Y DÄPæäÜ^âÄJ |ä \*ÄPÜÜDÖ"! { ÄCWT DÄJ -ÄÜ^âÄ ą c!ÄCÜY DÄ JÄÄ  
ä^Ää & } c!ÄÄ |Ä:æ^Äæ Ä |^8äâäÄ Ä@ÄÜ æÄ Äab•ğ ^) c!Äæ& } æÄ^äÄ Ä@ÄCÜÄÄ

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: HRW, SRW, HWW, D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Jefferson (069)

- " 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 Hard Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 48 lbs. to 51 lbs.; U.S. Sample Grade . 48 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 Soft Red Winter 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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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Jefferson (069)

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 of the following three percentages 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 DISCOUNT FOR ALL CLASSES

For all classes of wheat, if the average of the following three percentages 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 of the following three percentages 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 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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Plan:      Yield Protection (01)  
              Revenue Protection (02)  
              Revenue Prot with Harvest Price Exclusion (03)

County: Jefferson (069)

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

### Falling Numbers - Durum:

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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Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

U.S. DOLLAR (\$)
County: Jefferson (069)

- 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

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

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:

- a.
b.
c.

- 1.

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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: Jefferson (069)

- 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.  $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$  and that value divided by the local market price.

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.  $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$  and that value divided by the local market price.
- a.  $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$  and that value divided by the local market price.
- i.  $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$  and that value divided by the local market price.
- ii.  $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$  and that value divided by the local market price.
- iii.  $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$  and that value divided by the local market price.
- 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.  $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$  and that value divided by the local market price.

## 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 Tax ID  
County: Jefferson (069)

- 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 be a third party who is not a producer of the crop, and the claimant must be a third party who is not a producer of the crop.
- b. If the claimant is a third party, the claimant must be a third party who is not a producer of the crop, and the claimant must be a third party who is not a producer of the crop.
- c. If the claimant is a third party, the claimant must be a third party who is not a producer of the crop, and the claimant must be a third party who is not a producer of the crop.
- 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

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County: Jefferson (069)

## SECTION D - ZERO MARKET VALUE PRODUCTION

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