

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 000000 AFI D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Kootenai (055)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 12/31/2025	End of Late Planting Period Date 1/10/2026	Acreage Reporting Date 7/15/2026
Premium Billing Date 8/15/2026	End of Insurance Date 10/31/2026	Termination Date 11/30/2026	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 01	Winter 011 *4 *5	Non-Irrigated 003
T/P 03	Winter 011 *4 *5	Irrigated 002
T/P 05	Winter 011 *4 *5	Organic(Certified) Non-Irr. 713
T/P 07	Winter 011 *4 *5	Organic(Certified) Irr. 702
T/P 09	Winter 011 *4 *5	Organic(Transitional) Non-Irr. 714
T/P 11	Winter 011 *4 *5	Organic(Transitional) Irr. 712

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date 3/16/2026	Final Planting Date 5/15/2026	End of Late Planting Period Date 6/9/2026	Acreage Reporting Date 7/15/2026
Premium Billing Date 8/15/2026	End of Insurance Date 10/31/2026	Termination Date 11/30/2026	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 04	Spring 012	Irrigated 002
T/P 08	Spring 012	Organic(Certified) Irr. 702
T/P 12	Spring 012	Organic(Transitional) Irr. 712

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use Winter AFI D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Kootenai (055)

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date 3/20/2026	Final Planting Date 5/20/2026	End of Late Planting Period Date 6/14/2026	Acreage Reporting Date 7/15/2026
Premium Billing Date 8/15/2026	End of Insurance Date 10/31/2026	Termination Date 11/30/2026	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 02	Spring 012 *8	Non-Irrigated 003 *8
T/P 06	Spring 012 *8	Organic(Certified) Non-Irr. 713 *8
T/P 10	Spring 012 *8	Organic(Transitional) Non-Irr. 714 *8

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.

Date

- *4 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.
- *5 If you have selected the winter coverage endorsement (WCE) for acreage planted to the winter type, the following dates applicable to your policy are specified in the 'Options' section within the 'Dates' tab of the Actuarial Information Browser:
 - 1) The final planting date (the WCE will not be applicable to acreage planted after this date) and
 - 2) The acreage reporting date.

Special Provisions 2026 and Succeeding Crop Years

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County: Kootenai (055)

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.

*8 Insurance shall not attach or be considered to have attached without a written agreement to a planted non-irrigated crop on acreage from which, in the same calendar year:

- 1) A perennial hay crop was harvested; or
- 2) A crop (other than a cover crop) reached the headed or budded stage prior to termination, regardless of the percentage of plants that reached the headed or budded stage;

Termination means growth has ended. To qualify for a written agreement, you must provide a minimum of the most recent three years of your double cropping actual production history for the crop in the county. A cover crop is one that meets the criteria outlined in the Insurance Availability section of these Special Provisions.

Quality

GENERAL STATEMENTS:

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aq||Baa|^AOA q|As^Aq a~aA FEEEBU)|^AoA~ apc Aab•d ^) oAsq|•A~} ca^AA@|^a As^A~}•ca^AaAs^c|{ a a*A| [a~8a] A A~ } dBA[A c@|^A~ apc A
adjustment factors are considered in determining production to count.

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Ú[[à ~ & cā] } Qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under Ú^ & cā] • AĈĀ [AĈĀ ~ A [cā [cĈĀ

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Unit: 1000 bushels

Date: 6/17/2025

Plan: Yield Protection (01)

County: Kootenai (055)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 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.

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 accordance with the following:

- Unsold production that is sold**** to other than a disinterested third party** 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.
- 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.
- Unsold production that is sold**** to other than a disinterested third party** 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.

A

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.
- 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.
- 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.
- 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.
- 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.

Special Provisions 2026 and Succeeding Crop Years

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County: Kootenai (055)

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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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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.

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Special Provisions 2026 and Succeeding Crop Years

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County: Kootenai (055)

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

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: Wheat AFI D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Kootenai (055)

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à^å&~} c!Å!|Å!æ^æ Å]^æå å!Å Å@Ä~ æ! Åb•ç ^} Åæ&~} æ! å!Å Å@ÄÖÄ

- " 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 ~~Red~~ Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . ~~Å~~ ~~CE~~ JÅbs. to 50 lbs.; U.S. Sample Grade . ~~Å~~ ~~CE~~ JÅbs. 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

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Test Weight Pounds	DF
IF å!å! ç^Å	None
50.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

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Y @}Å!|å~&ç} Å!å!|!~å! æ^Å!å!å! å!å!Å@Ä^!~}^!å! æ^Å!å!&~} æ^È@Ä!|å~&ç} Å!Å!|ç!å!å!|Å!|å!^å!å!å!} æ!å!å!~} Å!å!|Å!Å@Ä!å! *Å~{ à!|/Öå&~} Å!å!|Å!| , ÈÄ

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: HWW, HRW, SRW

Date: 6/17/2025

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

County: Kootenai (055)

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

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

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: Kootenai AFI D

Date: 6/17/2025

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

County: Kootenai (055)

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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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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Special Provisions 2026 and Succeeding Crop Years

County: Kootenai (055)

Revenue Prot with Harvest Price Exclusion (03)

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.

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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

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

- [illegible]

[illegible]

Special Provisions 2026 and Succeeding Crop Years

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County: Kootenai (055)

- DFs for Vomitoxin:

2. If you have a level less than the maximum allowable, adjust the production in the following manner.

a. If you have a level less than the maximum allowable, adjust the production in the following manner:

i. If you have a level less than the maximum allowable, adjust the production in the following manner:

ii. If you have a level less than the maximum allowable, adjust the production in the following manner:

iii. If you have a level less than the maximum allowable, adjust the production in the following manner:

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, 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.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: 00000000000000000000

Date: 6/17/2025

Plan: Yield Protection (01)

County: Kootenai (055)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- b. Grain that is sold, 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:
- Applicable DFs included in sections A or B2 above.
 - Grain that is sold, 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, to the applicable DFs included in sections A or B2 above.
 - Grain that is sold, 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, to the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 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 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:
- Grain that is sold, 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, to the applicable DFs included in sections A or B2 above.
 - Grain that is sold, 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, to the applicable DFs included in sections A or B2 above.
- b. Grain that is sold, 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, to the applicable DFs included in sections A or B3 above.
- Grain that is sold, 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, to the applicable DFs included in sections A or B2 above.
 - Grain that is sold, 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, to the applicable DFs included in sections A or B2 above.
- c. Grain that is sold, 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, to the applicable DFs included in sections A or B3 above.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: 000000 AF D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Kootenai (055)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

unacceptable to us, such production will not be adjusted for any quality deficiencies listed 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

0. 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:

1. V@000 q/A^FEE/EA~ &Q:[a~ &q } /A^d[^a/A^A^ a } ^/A^A^] ca^/A^ A^EA
2. 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:
 - a. 0. 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:
 - b. 0. 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:
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. GA[^A^d[^A:[a~ &q } A^ a~ a~ *A } a^/A^&q } OH/A^A^ a } ^/A^} a&] ca^/A^ A^EA~ &Q:[a~ &q } A q/A[a^A^b~c^A^/A^ ^A^ a~ a~ A^A^} &a~A^c^A^ A^ ^&q } OH/A[^A:[a^A^d[^A:[A^~ ^A^ A^d[^A^ &Q:[a~ &q } A&] ca^/A^ A^A[a^A^ { }] ^c^A^} qA^ &Q:[a~ &q } A A[a^A^A^ qA^a^A^ A^ ^A^ c^A^ 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-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-A 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-A Grain that does not meet the definition of %sold.-A