

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use NMA as a FD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lunenburg (111)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 11/20/2025	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 8/31/2026	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 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

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.

In lieu of section 7 of the Small Grains Crop Provisions, the end of insurance period for winter-type acreage will be August 31 immediately following planting.

Special Provisions 2026 and Succeeding Crop Years

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County: Lunenburg (111)

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.

Quality

GENERAL STATEMENTS:

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Ü: [ä ~ &ç] Ä Qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under
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W 1-1-1 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.

Q 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

☐ 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.

V@ADF 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 criteria:

Special Provisions 2026 and Succeeding Crop Years

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County: Lunenburg (111)

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Special Provisions 2026 and Succeeding Crop Years

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County: Lunenburg (111)

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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 payment.

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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

a. Moisture content:

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 000K3*3=00 FD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lunenburg (111)

- 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. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$

SECTION A - DISCOUNT FACTOR CHARTS

U) @/Aae^A_ Aa aA.] ^&cl } A/ A@A } aA@/Aa & ~ } Aaecl ! Aae^Aae^cl { a^aA. a * A@A ||| , a * A@ae. EAA@A@A Aae^A } ^A^ aAa * A^c^A A^Aa } & Aa A [A
 . @. } A } A@ A@ae. /A A@A ^&cl } E@ / Aae^cl { a^Aae/A@A. a * A^&cl } A@A / Aae Aae } | Aae^A

Q / A^ aAa AaB . d ^) a^ ~] [. ^ . EAA^&@ A^c^cl } aA * A/ A^A } A ae^Aae^cl } . a^cl A^A } ^/Aae ae^A^c^cl } aA * A@aeAae ae^Aae aA@ ~ } \^) Aae aAa [\^) A^A } ^/ EAA A [A^c^) d
 , a/AaA & ~ } Aaecl / Aae^Aae [, ^aA/ A^A } ^/Aae ae^Aae aA@ / \^) Aae aAa [\^) A^A } ^/ EAA AaAaA } A/ AaeAa & ~ } Aaecl / A/ A^A^&@ EAA

GRADE DISCOUNT:

V@_À @æ&æ•••PæaÜ^aÁ ą c'İPÜY DÄU[-Á @æÁ @æÜY Y DĖPæaÁ @æÁ @æPY Y DĖPæaÜ^aÁ]İą *ĀPÜÜDÖ~!~{ ĀCWT DÄU[-Ü^aÁ ą c'İÜY D ąİ
à'İā&~} c'aÁ |Ā|æā'Ā |^āāāā Ā@Ü^ æĀ Āā•đ ^) ō'æ& } æā^āā Ā@ĀĖĀ

- “ 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.

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: HRS, SRW, HRW, HWW, and DUM
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lunenburg (111)

TEST WEIGHT DISCOUNT:

For SRW, HRW, and HWW classes of 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 SRW, HRW, and HWW classes of wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 51 lbs. to 51 lbs.; U.S. Sample Grade . 51 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 SRW, HRW, and HWW classes of wheat will be discounted for excessive Defects as follows:

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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:

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use XXXA * a aQ FD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lunenburg (111)

Defects %	DF
10 and below	None
10.01-35	See Quality Adjustment Tab for Discount Factors
Above 35	See section B

FACTOR] Based on the above factors, 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

Upon inspection of the production, if the production is found to be ineligible 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:

Equipment and procedure used to perform what is generally referred to as a "quick test" or "falling number test" on the production, the production is not eligible for any further sprout damage discount in the Defects 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:

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

Special Provisions 2026 and Succeeding Crop Years

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County: Lunenburg (111)

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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- ## 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: Lunenburg (111)

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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)

Use XXXX as a FD
County: Lunenburg (111)

DFs for Vomitoxin:

Vomitoxin Range	DF
0.1 - 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, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of 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, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DF for the substance or condition.
 - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DF for the substance or condition, plus the applicable DF for the substance or condition.
 - 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, plus the applicable DF for the substance or condition.
 - b. If the level of a substance or condition is less than the maximum allowable, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of 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, the DF will be the sum of 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, the DF will be the sum of the applicable DFs included in sections A or B3 above.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 000K3* a aq FD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lunenburg (111)

DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 - 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 level of Aflatoxin is 300 ppb or more, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss.

 - i. If the claimant provides evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss.
 - ii. If the claimant provides evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss.
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 - ii. If the claimant provides evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss.
 - c. If the level of Aflatoxin is 300 ppb or more, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss.
 - 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

If the level of Aflatoxin is 300 ppb or more, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss.

1. If the claimant provides evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss.

Special Provisions 2026 and Succeeding Crop Years

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County: Lunenburg (111)

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*	%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.
*****	%Unsold-A Grain that does not meet the definition of %sold.