

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|------------------------|
| Year: 2026 | Commodity: Barley (0091) | Use All Risk |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Franklin (071) |

Program Dates for Insurable Types and Practices

| | | | | | |
|---|--|--------------------------------------|--|---|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 11/15/2025 | End of Late Planting Period Date 11/30/2025 | Acreage Reporting Date 12/15/2025 |
| Premium Billing Date 7/1/2026 | End of Insurance Date 10/31/2026 | 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 091 | Non-Irrigated 003 |
| T/P 2 | Winter 091 | Irrigated 002 |
| T/P 3 | Winter 091 | Organic(Certified) Non-Irr. 713 |
| T/P 4 | Winter 091 | Organic(Certified) Irr. 702 |
| T/P 5 | Winter 091 | Organic(Transitional) Non-Irr. 714 |
| T/P 6 | Winter 091 | 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.

Premium

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.

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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:

Yield shall be determined by the following formula:

Yield = (Gross Production - Allowable Reductions) x Quality Adjustment Factor (QAF)

adjustment factors are considered in determining production to count.

The production to count remaining after allowable reductions to gross production (in accordance with the applicable Crop Provisions), is multiplied by the QAF (not less than zero) to determine net production to count.

Yield shall be determined by the following formula:

Yield = (Gross Production - Allowable Reductions) x Quality Adjustment Factor (QAF)

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.

Yield shall be determined by the following formula:

Yield = (Gross Production - Allowable Reductions) x Quality Adjustment Factor (QAF)

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 formula:

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County: Franklin (071)

1. OPTION TO DELAY CLAIM SETTLEMENT:

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3. EXTENSION OF TIME TO HARVEST

QA 45 days after the date of the inspection. The time to determine insurable quality deficiencies will also be extended to 60 days after the EOIP. All samples for QA

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County: Franklin (071)

Revenue Prot with Harvest Price Exclusion (03)

4. DELAY IN MEASUREMENT OF FARM STORED PRODUCTION

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

- Moisture content;
- Damage due to uninsured causes;
- Drying;
- Handling;

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e. Processing; or

f. 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.

i. 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.

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. The RIV and local market price* are determined on the date such quality adjusted production is sold to a disinterested third party.

iv. The RIV and local market price* are determined on the date such quality adjusted production is sold to a disinterested third party.

SECTION A - DISCOUNT FACTOR CHARTS

U.S. No. 5 for Test Weight . 36.0 lbs. to 36.9 lbs.; U.S. Sample Grade . 36.0 lbs. and below):

GRADE DISCOUNT:

Barley will be discounted for grade as specified within the Quality Adjustment Tab located in the AD.

TEST WEIGHT DISCOUNT:

Discounts for low test weight are as follows (U.S. No. 5 for Test Weight . 36.0 lbs. to 36.9 lbs.; U.S. Sample Grade . 36.0 lbs. and below):

| Test Weight Pounds | DF |
|--------------------|---|
| 36 and above | None |
| 35.99-30 | See Quality Adjustment Tab for Discount Factors |
| Below 30 | See section B |

DAMAGE DISCOUNT:

Discounts for low test weight are as follows (U.S. No. 5 for Test Weight . 36.0 lbs. to 36.9 lbs.; U.S. Sample Grade . 36.0 lbs. and below):

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|-----------------|--|------------------------|
| Year: 2026 | Commodity: Barley (0091) | Use: 100% [~]!AGD |
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| | |
|--------------|---|
| Damage % | DF |
| 10 and below | None |
| 10.01-34 | See Quality Adjustment Tab for Discount Factors |
| Above 34 | See Section B |

THIN BARLEY:

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| | |
|-----------------|---|
| Thin Barley % | DF |
| 75.00 and below | None |
| 75.01-100 | See Quality Adjustment Tab for Discount Factors |

SPECIAL GRADE DISCOUNTS:

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Black Barley, Ergoty, Blighted, or Smutty See section B

SAMPLE GRADE DISCOUNTS:

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SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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q • | ae | A~ ad A^ A } & A • Ee a @ e d e ^ A q a A ~ A @ A | & e A ae \ o j | A E
- 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 .500 (unless you elect to delay settlement as specified in the General Statements above).
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County: Franklin (071)

Revenue Prot with Harvest Price Exclusion (03)

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b. O[c@! Á ~ à|BÁ@æç[] * æ ā æ } Á_@ÁM æ~àÚæ•LÁ|Á
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Commodity: Barley (0091)

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

2. If a producer elects to sell a quantity of a commodity less than the maximum allowable, adjust the production in the following manner.
- If a producer elects to sell a quantity less than the maximum allowable, the DF will be:
 - all insurable quality deficiencies, and that value divided by the local market price.
 - 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 above.
 - 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.
 - 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.
 - If a producer elects to sell a quantity less than the maximum allowable, the DF will be:
 - applicable DFs included in sections A or B2 above.
 - to the applicable DFs included in sections A or B2 above.

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- iii. If the 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 |

A

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 production is sold, fed, utilized in any other manner, or destroyed, the claim will be:
 - i. Voted by the insured or the insured's agent, or a disinterested third party; or
 - ii. If the production is sold, fed, utilized in any other manner, or destroyed, the claim will be the lesser of the actual cash value of the production at the time of loss or the actual cash value of the production at the time of sale, fed, utilized in any other manner, or destroyed.
 - b. For production containing Aflatoxin or any other substances or conditions (except for production containing Vomitoxin as detailed in C3 a above), the DF will be:
 - i. Voted by the insured or the insured's agent, or a disinterested third party, or the actual cash value of the production at the time of loss or the actual cash value of the production at the time of sale, fed, utilized in any other manner, or destroyed.
 - ii. .500 for production that was in on-farm storage and was later sold, was in on-farm storage and was transported to commercial storage and later sold, or the actual cash value of the production at the time of loss or the actual cash value of the production at the time of sale, fed, utilized in any other manner, or destroyed.
 - c. If the production is sold, fed, utilized in any other manner, or destroyed, the claim will be the lesser of the actual cash value of the production at the time of loss or the actual cash value of the production at the time of sale, fed, utilized in any other manner, or destroyed.
 - 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, the claim will be the actual cash value of the production at the time of loss or the actual cash value of the production at the time of sale, fed, utilized in any other manner, or destroyed.

SECTION D - ZERO MARKET VALUE PRODUCTION

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| * | %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. |