

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: 0000
County: Boulder (013)

Program Dates for Insurable Types and Practices

Table with 6 columns: Sales Closing Date, Cancellation Date, Earliest Planting Date, Final Planting Date, End of Late Planting Period Date, Acreage Reporting Date, Premium Billing Date, End of Insurance Date, Termination Date, Contract Change Date, Production Reporting Date, Insured's Production Reporting Date.

Table with 3 columns: TP, Type, Practice. Rows include T/P 1 through T/P 6 with corresponding Type and Practice details.

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.

Practice

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1. The acreage must not have been planted to a crop (excluding a cover crop, see exceptions below) during the preceding crop year; and
2. Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or Part of Acreage
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Boulder (013)

new breaking acreage), must be terminated a full crop year before planting a crop, and

3. Any additional plant re-growth must be terminated on or before June 1, and any later plant growth (e.g. weeds, volunteer crop) must be controlled by mechanical or chemical means.

(b) The following are exceptions to these requirements:

1. Failed Crop Exception: Acreage will qualify as summerfallow the current crop year, if a crop (excluding a cover crop) was planted the preceding crop year:
 - i. On acreage qualifying as summerfallow; and
 - ii. Was not harvested; and
 - iii. Failed and was terminated on or before June 1, and any later plant growth was controlled by mechanical or chemical means.
2. Cover Crop Exception: Acreage will qualify for the summerfallow practice in the current crop year if a cover crop was planted during the preceding crop year, provided the cover crop was:
 - i. Not hayed, grazed or otherwise harvested; and
 - ii. Terminated according to the NRCS Cover Crop Termination Guidelines and any later plant growth was controlled by mechanical or chemical means.

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

In accordance with section 6 of the Small Grains Crop Provisions, a reduced premium rate is provided for acreage intentionally destroyed before harvest by grazing or other means. To qualify for the reduced premium rate you must notify your agent no later than March 15.

Insurance Availability

Any fall planted acreage on which seed is spread onto the soil surface by any method (e.g. airplane or otherwise broadcast seeded) and is subsequently mechanically incorporated into the soil, will be insurable only if you request an inspection for this acreage within 72 hours after the final planting date or within 72 hours after you complete incorporating the seed if you plant in the late planting period, and we agree in writing that the acreage has an adequate stand to produce the yield used to determine your production guarantee. No coverage will be provided if an adequate stand is not established within 30 days after the end of the late planting period or within 30 days after the final planting date if no late planting period is applicable. Insurance will attach to acreage with an adequate stand on the date the acreage is inspected.

Special Provisions 2026 and Succeeding Crop Years

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County: Boulder (013)

Special Provisions
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Year: 2026

Commodity: Wheat (0011)

Unit: 1000 bushels

Date: 6/17/2025

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

County: Boulder (013)

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 provisions of the Act.

- a. If the producer elects to delay settlement of the claim, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- b. 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.
- c. If the producer elects to delay settlement of the claim, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

1.

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 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.
- b. If the producer elects to delay settlement of the claim, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- c. If the producer elects to delay settlement of the claim, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- 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 producer elects to delay settlement of the claim, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- f. If the producer elects to delay settlement of the claim, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- g. If the producer elects to delay settlement of the claim, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

2.

2. SECTION 14(e) OF THE BASIC PROVISIONS

Under the provisions of the Act, the statement does not supersede the provisions contained in section 14 (e) in the Basic Provisions.

Special Provisions 2026 and Succeeding Crop Years

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County: Boulder (013)

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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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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Special Provisions 2026 and Succeeding Crop Years

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County: Boulder (013)

SECTION A - DISCOUNT FACTOR CHARTS

GRADE DISCOUNT:

- “ 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

Special Provisions 2026 and Succeeding Crop Years

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County: Boulder (013)

Only one DF for grade can be applied.

F&P æ&A&S Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 5 lbs. to 50 lbs.; U.S. Sample Grade . 5 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

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Test Weight Pounds	DF
50.99-44	None
Below 44	See Quality Adjustment Tab for Discount Factors
	See Section B

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Defects %	DF
15 and below	None
15.01-35	See Quality Adjustment Tab for Discount Factors
Above 35	See section B

Special Provisions 2026 and Succeeding Crop Years

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County: Boulder (013)

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

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Discount Factors Table or the Sprout Damage Discount Table below, the production is not eligible for any additional discount factor in the Falling Number Discount Tables below.

Sprout Damage Percent	DF
10 and below	None
10.01 - 15.0	See Quality Adjusmtnent Tab for Discount Factors
Above 15.0	See Section B

Equipment and procedure used to perform what is generally referred to as a "quick test" for the purpose of determining whether a production is eligible for any further sprout damage discount in the Defects Discount Table or the Sprout Damage Discount Table above.

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: Boulder (013)

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

Special Provisions 2026 and Succeeding Crop Years

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Revenue Prot with Harvest Price Exclusion (03)

Special Provisions 2026 and Succeeding Crop Years

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County: Boulder (013)

- DFs for Vomitoxin:

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

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Special Provisions 2026 and Succeeding Crop Years

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County: Boulder (013)

DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 - 100.0 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 producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to comply with the requirements of this policy.
- i. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to comply with the requirements of this policy.
- ii. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to comply with the requirements of this policy.
- b. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to comply with the requirements of this policy.
- i. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to comply with the requirements of this policy.
- ii. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to comply with the requirements of this policy.
- c. If the claimant is a producer, the claimant shall not be entitled to a claim for indemnity for any loss of production or income resulting from the claimant's failure to comply with the requirements of this policy.
- 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

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Year: 2026

Commodity: Wheat (0011)

Upland Cotton (001)

Date: 6/17/2025

Plan: Yield Protection (01)

County: Boulder (013)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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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. ~~Q|Ä|:[ä~ &@ } Ä Ä^&@ } ÄÄÄÄ~~ the pre-established DFs.
 - b. ~~Q|Ä|:[ä~ &@ } Ä Ä^&@ } ÄÄÄÄ~~
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. ~~QÄ[~ Ä^•d[^Ä|:[ä~ &@ } Ä~ ää~ ä *Ä } ä^|Ä^&@ } ÄHÄ ÄÄ ä } ^|Ä } ä&^] cä|Ä Ä •Ä~ &@|:[ä~ &@ } Ä ä|Ä[öÄ^Ääb •cäÄ|Ä ä ~ Ä~ ääc Ä^äa } &a •Ää cäÄ Ä •^&@ } ÄÄQÄ[~ Ä[Ä[öÄ^•d[^Ä|Ä^~ •^Ä Ä^•d[^Ä~ &@|:[ä~ &@ } Äs&^] Ä ä|Ä[öÄ^Ä{ } |^cäÄ } cÄ~ &@|:[ä~ &@ } Ä Ä| äÄ^äÄ cÄ^äÄ Ä ä ~ Ä c@|Ä~~ 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-Äs defined in the applicable Basic, Crop, or these Provisions.
**	%Disinterested third party-Äe Ä^~ ä^äÄ ÄcÄä } Äcä ÄÄc ä&Ö :[Ä Äc@^Ä :[cä ä } •ÄQÄsäää } Ä Äc@Ä^~ ää } Ä Ä %Disinterested third party-Äa 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-Äccurs 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-Ä 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-Ä Grain that does not meet the definition of %Sold-ÄÄ