

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: <del>WSS</del> • <del>as APD</del>
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Pawnee (145)

### 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> 10/31/2025	<b>End of Late Planting Period Date</b> 11/15/2025	<b>Acreage Reporting Date</b> 12/15/2025
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 10/31/2026	<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	Summerfallow 005 *5 *8
T/P 2	Winter 011	Continuous Cropping 004 *4 *8
T/P 3	Winter 011	Irrigated 002
T/P 4	Winter 011	Summerfallow(OC) 717 *5 *8
T/P 5	Winter 011	Continuous Cropping(OC) 715 *4 *8
T/P 6	Winter 011	Organic(Certified) Irr. 702
T/P 7	Winter 011	Summerfallow(OT) 718 *5 *8
T/P 8	Winter 011	Continuous Cropping(OT) 716 *4 *8
T/P 9	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.

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.

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 100% • 2026
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Pawnee (145)

#### Practice

\*4 Continuous Cropping . Any non-irrigated production practice that does not qualify as a summerfallow 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 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.

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\*8 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 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.

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.

In lieu of the provisions in section 22(a) of the Basic Provisions that says "[h]owever, unless specifically required by policy provisions, you must not obtain any other crop insurance authorized under the Act on your share of the insured crop," you may obtain a Small Grains Crop Insurance policy and an Annual Forage policy on the same acreage that is planted with the intent of grazing the crop first and then later harvesting the crop for grain.

### Quality

#### GENERAL STATEMENTS:

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Ú[ á&ç}Á qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under

## Special Provisions 2026 and Succeeding Crop Years

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County: Pawnee (145)

- 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. QÁ[~ Á^||@Á:[ á~ &ç] } Á Áæ Á ç| Á• ç Á Á ç Á æ ç Á |á \* Á ç Á Á æ Ä [ ~ ! Á |æ Á Á |Á Á Á ^ ç Á Á • ä \* Á @ Ä Á ^ á ~ &ç ] } Á Á Á æ ^ Á Ü Ö Ä æ Á ~ ç ä Á Á ^ || , Ä } | Á • Á ç @ Á : | á ~ &ç ] } Á ~ ä ä Á • Á } á Á ^ Á &ç ] } Á Ö ç Á ^ | ö Á | Á : | á ~ &ç ] } Á { } ç ä ä \* Á { { ä | ç Á Á } | Á ä á Á ç Á Á ^ } Á Á } É æ { Á ç | æ Á Ä
- c. Ö Á æ ^ Á ä ^ Á ~ | á \* Á ç Á Á æ Á Á Á ^ ç { } Ä [ ~ Á æ Á ~ ^ • ö Á Á ^ ç Á Á [ ~ ! Á |æ Á Á |Á Á ^ Á • • | á Á : | á ~ &ç ] } Á • ä \* Á @ Á æ ] } Á æ Á ^ Á Ö • È
- 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.
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## Special Provisions 2026 and Succeeding Crop Years

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County: Pawnee (145)

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The 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 payment. 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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## Special Provisions 2026 and Succeeding Crop Years

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County: Pawnee (145)

## 6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

- 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: 100% • 0000
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Pawnee (145)

### 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  
U.S. Sample Grade for Total Defects - 20.01% and above

- “ 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:

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

U.S. Sample Grade . 50 lbs. and below):

Test Weight Pounds	DF
50.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

kernels.

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Year: 2026

Commodity: Wheat (0011)

Use: HRS • a • A • D

Date: 6/17/2025

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

County: Pawnee (145)

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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:

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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### SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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

### FALLING NUMBER DISCOUNTS:

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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	U.S. Grade: No. 1
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Pawnee (145)

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

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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

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County: Pawnee (145)

### 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

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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- b. Q[ c@|Á~ à|Á@á@Q[~\*æ á á@ } Á Á@ÁM á Á ÁU@~•LÁ|Á
- c. Q~ à|Á@á@Q[~^)& Á Á@Á@| Á@á ÁU@~Á Á @Á@Á@Á~ Á áÁ@[ Á Á[. } È

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## Special Provisions 2026 and Succeeding Crop Years

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County: Pawnee (145)

DFs for Vomitoxin:

2. If you have a level of mycotoxins or substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.

- If you put into commercial storage without going into on farm storage, 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.

## Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Urea Nitrogen • 2000

Date: 6/17/2025

Plan: Yield Protection (01)

County: Pawnee (145)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- 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,  $\frac{1}{2}$  of the applicable DFs for the applicable mycotoxin or substance or condition.
- b. If the crop was sold 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.
  - to the applicable DFs included in sections A or B2 above.
  - 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 crop is sold 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; or
- to the applicable DFs included in sections A or B2 above.
  - applicable DFs included in sections A or B3 above.
- b. If the crop is sold 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; or
- to the applicable DFs included in sections A or B2 above.
  - applicable DFs included in sections A or B3 above.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Underinsured Crop

Date: 6/17/2025

Plan: Yield Protection (01)

County: Pawnee (145)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

For production that is sold, the production will be adjusted for any quality deficiencies listed in Section C.

c. 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.

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

For production that is sold, the production will be adjusted for any quality deficiencies listed in Section C.

1. For production that is sold, the production will be adjusted for any quality deficiencies listed in Section C.

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. For production that is sold, the production will be adjusted for any quality deficiencies listed in Section C.

b. For production that is sold, the production will be adjusted for any quality deficiencies listed in Section C.

c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.

3. For production that is sold, the production will be adjusted for any quality deficiencies listed in Section C.

*	%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.