

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use of FSA's c & a APD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Calloway (035)

Program Dates for Insurable Types and Practices

Sales Closing Date 8/31/2025	Cancellation Date 8/31/2025	Earliest Planting Date 9/10/2025	Final Planting Date 10/15/2025	End of Late Planting Period Date 10/20/2025	Acreage Reporting Date 1/15/2026
Premium Billing Date 7/1/2026	End of Insurance Date 10/31/2026	Termination Date 8/31/2026	Contract Change Date 6/30/2026	Production Reporting Date 10/15/2025	Insured's Production Reporting Date 10/15/2026

TP	Type	Practice
T/P 01	Fall Oleic Canola 285	Non-Irrigated 003
T/P 02	Fall Oleic Canola 285	Irrigated 002
T/P 03	Fall High Erucic Rapeseed 287	Non-Irrigated 003
T/P 04	Fall High Erucic Rapeseed 287	Irrigated 002
T/P 05	Fall Oleic Canola 285	Organic(Certified) Non-Irr. 713
T/P 06	Fall Oleic Canola 285	Organic(Certified) Irr. 702
T/P 07	Fall High Erucic Rapeseed 287	Organic(Certified) Non-Irr. 713
T/P 08	Fall High Erucic Rapeseed 287	Organic(Certified) Irr. 702
T/P 09	Fall Oleic Canola 285	Organic(Transitional) Non-Irr. 714
T/P 10	Fall Oleic Canola 285	Organic(Transitional) Irr. 712
T/P 11	Fall High Erucic Rapeseed 287	Organic(Transitional) Non-Irr. 714
T/P 12	Fall High Erucic Rapeseed 287	Organic(Transitional) Irr. 712

General

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on FSA farm number and any other method specified in the Basic Provisions or Crop Provisions except section or section equivalent. To be eligible for the available methods of optional unit division, you must meet all applicable requirements.

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

Special Provisions 2026 and Succeeding Crop Years

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County: Calloway (035)

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Underlying Contract: C & A
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Calloway (035)

Production qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under the following 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 this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period.

For 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 end of the insurance period, the DF for production qualifying for quality adjustment shall be determined in accordance with the following provisions:

For 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.

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 provisions:

- a. The DF for production qualifying for quality adjustment shall 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. The DF for production qualifying for quality adjustment shall be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

1. OPTION TO DELAY CLAIM SETTLEMENT:

- a. Unless the AIP grants an extension of time to harvest as specified below, your claim will be settled using the applicable DFs 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. At any time during this delay in settlement, you may request to settle your claim for any unsold production using the applicable DFs.
- c. At any time during this delay in settlement, you may request to settle your claim for any unsold production using the applicable DFs.
- d. If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- e. If the time to harvest has been extended as stated below, this option will not apply beyond 60 days after the calendar date for the EOIP.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Canola (0015)

Use of RWS, c & ^ AGD

Date: 6/17/2025

Plan: Yield Protection (01)

County: Calloway (035)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

g. This option will not apply to any production qualifying under section C3.

QUALITY ADJUSTMENT STATEMENT

Only when it has been determined that the production qualifies for quality adjustment will the provisions in this Quality Adjustment Statement apply, otherwise this SP statement does not supersede the provisions contained in section 14(e) in the Basic Provisions.

EXTENSION OF TIME TO HARVEST

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 this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of insurance period (EOIP).

If we determine you are prevented from harvesting by the calendar date for the EOIP due to an insurable cause of damage that occurred during the insurance period and we allow an extension of time to harvest, the time to determine insurable quality deficiencies will also be extended to 60 days after the EOIP. All samples for QA { • • • } 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 claim for indemnity. If you are prevented from harvesting your crop until AFTER 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be allowed 30 days after harvest to market your grain and receive an RIV unless the production qualifies solely under Section A, in which case, only the DF(s) in Section A, which are listed in the AIP, may be used to determine the claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not harvest it. If you are prevented from harvesting your crop until AFTER 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be allowed 30 days after harvest to market your grain and receive an RIV unless the production qualifies solely under Section A, in which case, only the DF(s) in Section A, which are listed in the AIP, may be used to determine the claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not harvest it.

QUALITY ADJUSTMENT STATEMENT

QA { • • • } 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 claim for indemnity. If you are prevented from harvesting your crop until AFTER 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be allowed 30 days after harvest to market your grain and receive an RIV unless the production qualifies solely under Section A, in which case, only the DF(s) in Section A, which are listed in the AIP, may be used to determine the claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not harvest it. If you are prevented from harvesting your crop until AFTER 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be allowed 30 days after harvest to market your grain and receive an RIV unless the production qualifies solely under Section A, in which case, only the DF(s) in Section A, which are listed in the AIP, may be used to determine the claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not harvest it.

QUALITY ADJUSTMENT STATEMENT

QA { • • • } 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 claim for indemnity. If you are prevented from harvesting your crop until AFTER 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be allowed 30 days after harvest to market your grain and receive an RIV unless the production qualifies solely under Section A, in which case, only the DF(s) in Section A, which are listed in the AIP, may be used to determine the claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not harvest it.

6. ZERO MARKET VALUE

Special Provisions 2026 and Succeeding Crop Years

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County: Calloway (035)

7. REDUCTION IN VALUE (RIV):

SECTION A - DISCOUNT FACTOR CHARTS

GRADE DISCOUNT:

DAMAGE DISCOUNT:

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Special Provisions 2026 and Succeeding Crop Years

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County: Calloway (035)

Damage %	DF
20 and below	None
20.01-25	See Quality Adjustment Tab for Discount Factors
Above 25	See section B

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1. GA [jaA EAae Aec A@a } aaEae A !@OUW EAOZ q/A^A { A AeAUx Ae] |aa^A@a ^/A ^A AeA insurable quality deficiencies, and that value divided by the local market price.
2. 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).
3. GA •[jaA EAae Aec A@a } aaEae A !@OUW EAE ga aaA Ae ^A @|A æ } ^/A /A A [jaA A @!Aae Aea q c/A •cAAaA ec A@OZ q/A AE EE

The sum of all DFs for production containing substances or conditions that are injurious to human or animal health is allowed, in addition to applicable DFs from sections A or B above, except as shown in C3 below.

Any potential loss due to substances or conditions identified by the Food and Drug Administration, other public health organizations of the United States, or a public 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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Special Provisions
2026 and Succeeding Crop Years

Year: 2026 Commodity: Canola (0015) U.S. & Canada
Date: 6/17/2025 Plan: Yield Protection (01) County: Calloway (035)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

from such flood-damaged acreage and commingle with production from acreage not damaged by flood, such commingled production will not be adjusted for any quality

For production that contains substances or conditions determined to be injurious to human or animal health, when applicable, adjustments will be made for levels of substances or conditions in excess of the amount allowed by the lower of the following:

- a. The action or advisory level of the Food and Drug Administration; or
b. ...
c. ...

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...
...
...
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- 1. ...
a. ...
b. ...
c. Unsold 60 days after the calendar date for the EOIP, fed, utilized in any other manner, or is sold to other than a disinterested third party, the DF will be the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

DFs for Vomitoxin:

Table with 2 columns: Vomitoxin Range, DF. Rows include ppm ranges and corresponding DF values.

- 2. ...
a. If on the date of final adjustment for the unit, the production was transported directly from the field to the buyer, or transported directly from the field and

Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025

Commodity: Canola (0015)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

U.S. Farm Income & ACPD
County: Calloway (035)

put into commercial storage without going into on farm storage, the DF will be:

- i. $\frac{\text{all insurable quality deficiencies}}{\text{that value divided by the local market price.}}$
- ii. 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
- iii. $\frac{\text{added to the applicable DFs included in sections A or B2 above.}}$
- iv. $\frac{\text{added to the applicable DFs included in sections A, or B2 above.}}$
- 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,
- b. $\frac{\text{field, was fed or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party:}}$
 - i. $\frac{\text{applicable DFs included in sections A or B2 above.}}$
 - ii. $\frac{\text{to the applicable DFs included in sections A or B2 above.}}$
 - iii. $\frac{\text{applicable DFs included in sections A or B3 above.}}$

DFs for Aflatoxin:

Aflatoxin Range	DF
0-300.1 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below

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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

Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025

Commodity: Canola (0015)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

U.S. Farm Income Stabilization Act (FISMA)
County: Calloway (035)

On the date of final adjustment for the unit, the following will apply (if such production is Zero Market Value, see Section D):

- a. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
- b. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
- c. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
- 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 production will be adjusted as follows:

ZERO MARKET VALUE PRODUCTION

For production listed in sections A, B, or C that we determine has zero market value due to insured quality deficiencies:

1. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
2. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
3. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Canola (0015)

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Date: 6/17/2025

Plan: Yield Protection (01)

County: Calloway (035)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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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.-Ä