

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or None [ ]
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Union (179)

### 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> 11/20/2025	<b>End of Late Planting Period Date</b> 12/5/2025	<b>Acreage Reporting Date</b> 1/15/2026
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 7/31/2026	<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	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.

#### 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>.

## Special Provisions 2026 and Succeeding Crop Years

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County: Union (179)

## Quality

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than zero) to determine net production to count.

WJ 1-1-14 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.

☐ **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.**

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## Special Provisions 2026 and Succeeding Crop Years

Commodity: Wheat (0011)

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

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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:[ á~ &ç] } Á{ Ááááá ç\^• çááááÁ æç Á~|ä \* Áç Á^|æ ÉÄ[~ |Ááá Ä ä|Á^Á^ç^áÁ•ä \* Á@Ü^á~ &ç] } ÁXæ~ ^ÁÜXÐæ Á~ dā^áÁ^|[ , ÉÄ} |^•Á @Á:[ á~ &ç] } Á~ æää•Á } á^!Á^&ç] } ÁÖÇè^ \ Ç\ |Á:[ á~ &ç] } Á{ } æä ä \* Á{ { æ çä Á } | Ðä äÁç Á^ } Á{ } Éæ{ Áç|æ^ÉÄ

c. ÇÁé^ Áä^ Á~|ä \* Áç Á^|æ Á^Áç^ \ ) ÉÄ[~ Á æ Á~^• Ç\ Á^Áç^ Á[~ |Ááá Ä |Áé^ Á } •[ |áÁ:[ á~ &ç] } Á•ä \* Á@Á } |æá|^ÖÖÈ

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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f. QÁ@Áä^ Á{ Áçç^• Áç Á^ } Áçç^ á^ááá Áçç^ áÁ^|[ , Éç Á ] ç } Á ä|Á[ Çá ] | Á^ [ ] } áÁ Éáæ• Áçç^ Á@Áç } ááÁæ^ Á{ Á@ ÒUÓÈ

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U\|Á @) ÁÄÖ Ä^^) Ä^c{ ä^äÄö@Ä[ä &ç]Ä`ää-Ä|Ä`äc äab•q ^}á á|Ä@Ä|[çãä )•Ä ÄcÄ Ů`äc ÄAb•q ^}Ücæ{ ^}cå |Ä @!, ä^Äc ÄÜÄ 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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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: 100% [ ] @ 0% [ ] @ 1% [ ] @ 2% [ ] @ 3% [ ] @ 4% [ ] @ 5% [ ] @ 6% [ ] @ 7% [ ] @ 8% [ ] @ 9% [ ] @ 10% [ ] @ 11% [ ] @ 12% [ ] @ 13% [ ] @ 14% [ ] @ 15% [ ] @ 16% [ ] @ 17% [ ] @ 18% [ ] @ 19% [ ] @ 20% [ ] @ 21% [ ] @ 22% [ ] @ 23% [ ] @ 24% [ ] @ 25% [ ] @ 26% [ ] @ 27% [ ] @ 28% [ ] @ 29% [ ] @ 30% [ ] @ 31% [ ] @ 32% [ ] @ 33% [ ] @ 34% [ ] @ 35% [ ] @ 36% [ ] @ 37% [ ] @ 38% [ ] @ 39% [ ] @ 40% [ ] @ 41% [ ] @ 42% [ ] @ 43% [ ] @ 44% [ ] @ 45% [ ] @ 46% [ ] @ 47% [ ] @ 48% [ ] @ 49% [ ] @ 50% [ ] @ 51% [ ] @ 52% [ ] @ 53% [ ] @ 54% [ ] @ 55% [ ] @ 56% [ ] @ 57% [ ] @ 58% [ ] @ 59% [ ] @ 60% [ ] @ 61% [ ] @ 62% [ ] @ 63% [ ] @ 64% [ ] @ 65% [ ] @ 66% [ ] @ 67% [ ] @ 68% [ ] @ 69% [ ] @ 70% [ ] @ 71% [ ] @ 72% [ ] @ 73% [ ] @ 74% [ ] @ 75% [ ] @ 76% [ ] @ 77% [ ] @ 78% [ ] @ 79% [ ] @ 80% [ ] @ 81% [ ] @ 82% [ ] @ 83% [ ] @ 84% [ ] @ 85% [ ] @ 86% [ ] @ 87% [ ] @ 88% [ ] @ 89% [ ] @ 90% [ ] @ 91% [ ] @ 92% [ ] @ 93% [ ] @ 94% [ ] @ 95% [ ] @ 96% [ ] @ 97% [ ] @ 98% [ ] @ 99% [ ] @ 100% [ ]

Date: 6/17/2025

Plan: Yield Protection (01)

County: Union (179)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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, 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

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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

### 5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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

### 6. ZERO MARKET VALUE

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

### 7. REDUCTION IN VALUE (RIV):

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

## Special Provisions 2026 and Succeeding Crop Years

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- 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. ~~Local, 100% Local, or 100% Local (a) or D~~ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
  - iii. ~~Local, 100% Local, or 100% Local (a) or D~~ exceed the RIV before conditioning.
  - iv. ~~V@A @a@a^•••PaaA^aA q c!APÜY DAU -AY @AY @a@UY Y DPaaAY @AY @a@UY Y DPaaA^aA] i q \*APÜÜDÜO~! { AQWT DAU -A^aA q c!AÜY D q!A~~

### SECTION A - DISCOUNT FACTOR CHARTS

~~U) A@AaeA -A q a q •] ^&q } A! A@A } a@a/aa q } a@a q! •A^A^c! { q^aA• q \*A@A ||, q \*A@a• E@a@A@a! A^A } ^A~ a q \*A^c^A -A-a } & A A [ a~~  
~~• q, } A } A@A@a• A A@a^&q } E@a/ A^c! { q^A q! A@a• q \*A^&q } A A! A@a q } | a@a/ A~~

~~Q! A~ a q Aab• q ^) q~! ] [ ••E^A&• A c&~ aa \*A! | a } A a! a@a } •a q -A^! } ^A q a^A c&~ aa \*A@a@a q a^A a A @ } \^} A q a A! [ \^} A^! } ^! E@a [ A^c^} a~~  
~~, q! a@a q } a@a q! A^A ||, ^aA! A^! } ^A q a^A a q! A @ } \^} A q a A! [ \^} A^! } ^! E@a a@a } A A@a q } a@a q! A! A^A&• E~~

### GRADE DISCOUNT:

~~V@A @a@a^•••PaaA^aA q c!APÜY DAU -AY @AY @a@UY Y DPaaAY @AY @a@UY Y DPaaA^aA] i q \*APÜÜDÜO~! { AQWT DAU -A^aA q c!AÜY D q!A~~  
~~a^A q } c!A! A@a^A ] ^&a a A A@A~ a q Aab• q ^) a@a q } a q^a A A@A~~

- “ 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:

~~DPaaA^aA~~ Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . ~~A GEJ~~ Abs. to 50 lbs.; U.S. Sample Grade . ~~A JEJ~~ Abs. and below):

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Test Weight Pounds	DF
50 and above	None
49.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

SRW, HRW, and HRS classes of wheat will be discounted for excessive Defects as follows:

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

SRW, HRW, and HRS classes of wheat will be discounted for excessive Defects as follows:

SRW, HRW, and HRS classes of wheat will be discounted for excessive Defects as follows:

SRW, HRW, and HRS 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

SRW, HRW, and HRS 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

SRW, HRW, and HRS classes of wheat will be discounted for excessive Defects as follows:

## Special Provisions 2026 and Succeeding Crop Years

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### SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

When the Falling Number is 200 or less, 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 Adjustment Tab for Discount Factors
Above 15.0	See Section B

### FALLING NUMBER DISCOUNTS:

When the Falling Number is 200 or less, 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

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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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County: Union (179)

SPECIAL GRADE DISCOUNTS:

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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 falling number.
2. (unless you elect to delay settlement as specified in the General Statements above).
- 3.

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## Special Provisions 2026 and Succeeding Crop Years

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Revenue Protection (02)  
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U.S. Farm Income Stabilization Act of 2018  
County: Union (179)

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 deficiencies listed in Section C.

substances or conditions in excess of the amount allowed by the lower of the following:

- a. Vomitoxin range
- b. ...
- c. ...

...

1. ...
  - a. ...
  - b. 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 the applicable DFs shown in the chart below (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.
  - c. ...

DFs for Vomitoxin:

Vomitoxin Range	DF
0.1 to 10.0 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

## Special Provisions 2026 and Succeeding Crop Years

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- DFs for Aflatoxin:

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

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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 of the crop, the claimant will be required to provide the following information:
  - i. A statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party; or
  - ii. A statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party, and a statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party.
- b. If the claimant is a producer of the crop, the claimant will be required to provide the following information:
  - i. A statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party, and a statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party.
  - ii. A statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party, and a statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party.
- c. If the claimant is a producer of the crop, the claimant will be required to provide the following information:
  - i. A statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party, and a statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party.
  - ii. A statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party, and a statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party.
- 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 claimant is a producer of the crop, the claimant will be required to provide the following information:

1. A statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party, and a statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party.
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. If the claimant is a producer of the crop, the claimant will be required to provide the following information:
  - b. If the claimant is a producer of the crop, the claimant will be required to provide the following information:
  - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. If the claimant is a producer of the crop, the claimant will be required to provide the following information:

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Union (179)

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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-Grain.