

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 000, 01, 02, 03 |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Appanoose (007) |

Program Dates for Insurable Types and Practices

| | | | | | |
|---|--|--------------------------------------|--|--|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 10/20/2025 | End of Late Planting Period Date 11/4/2025 | 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 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.

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: 0000, 00JD

Date: 6/17/2025

Plan: Yield Protection (01)

County: Appanoose (007)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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.

Quality

GENERAL STATEMENTS:

For any 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:

For any 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:

For any 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:

For any 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:

For any 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:

For any 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:

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: 0000, 00JD

Date: 6/17/2025

Plan: Yield Protection (01)

County: Appanoose (007)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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.

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:

- 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:
- 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.
- 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:

1.

1. OPTION TO DELAY CLAIM SETTLEMENT

- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.

2.

2. SECTION 14(e) OF THE BASIC PROVISIONS

Special Provisions 2026 and Succeeding Crop Years

Ùæ^KMQ, æFJD

County: Appanoose (007)

Revenue Prot with Harvest Price Exclusion (03)

3. EXTENSION OF TIME TO HARVEST

[illegible]

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.

Óc&[0c&[, ^áÁ Á ææ:æ @Á Áæ[, Éæ&[] •æ^ææ[Á Áæ^Á[Á[áÁ[á &cá] Á Áæáæ æ ó æ\^0c&[, ^áÁ] Á @ Áæ^ÁæÁ[Á Á^ Á Á[Á &cá æ\^0 æ áÁ] Á Áæ@Á Á^ Áæ áÁÁ^ Á Á Áæ æ ÁÁ & Á ááÁ Á^Á &cá] •ÓÉÉÓÉÉÓÉÉÓÉÉÓÉÉ áÁÁÁÁÁ^ , Éæ&[] •æ^ææ[Á Á[0c&[, ^áÁ Á[Á[á &cá] ÁæáÁ] •[áÁ sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

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

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|---|
| Year: 2026 | Commodity: Wheat (0011) | Use: 0000, 0001, 0002, 0003, 0004, 0005, 0006, 0007, 0008, 0009, 0010, 0011, 0012, 0013, 0014, 0015, 0016, 0017, 0018, 0019, 0020, 0021, 0022, 0023, 0024, 0025, 0026, 0027, 0028, 0029, 0030, 0031, 0032, 0033, 0034, 0035, 0036, 0037, 0038, 0039, 0040, 0041, 0042, 0043, 0044, 0045, 0046, 0047, 0048, 0049, 0050, 0051, 0052, 0053, 0054, 0055, 0056, 0057, 0058, 0059, 0060, 0061, 0062, 0063, 0064, 0065, 0066, 0067, 0068, 0069, 0070, 0071, 0072, 0073, 0074, 0075, 0076, 0077, 0078, 0079, 0080, 0081, 0082, 0083, 0084, 0085, 0086, 0087, 0088, 0089, 0090, 0091, 0092, 0093, 0094, 0095, 0096, 0097, 0098, 0099 |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Appanoose (007) |

7. REDUCTION IN VALUE (RIV):

ÜQ•Á ~ •œ^Á^æ[] æ|^Ë• ~ æ|æ a&•ç { æ^ËP[ÜQÁ a|Á^Á æ^Á|Á&^] ç^Á^Á•ááá~ ^ÁK

- 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. $RIV_{local} + \frac{1}{2} \frac{RIV_{distant} - RIV_{local}}{RIV_{local}}$ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. $RIV_{local} + \frac{1}{2} \frac{RIV_{distant} - RIV_{local}}{RIV_{local}}$ exceed the RIV before conditioning.
 - iv. $RIV_{local} + \frac{1}{2} \frac{RIV_{distant} - RIV_{local}}{RIV_{local}}$

SECTION A - DISCOUNT FACTOR CHARTS

[illegible][illegible]

GRADE DISCOUNT:

V@Á @æðá•••PaaÜ'aaÅ q c!APUY DÄU[- Á Gr Ä @æÜY Y DP aaÄ Gr Ä @æPY Y DP aaÜ'aaÄ] :q * APÜÜDÖ '~ { ÅCWT DÄU[- Ü'aaÄ q c!ÄÜY DÄ q/a
à^äã&~} cÄÄ /Ä!æ^æ Ä ^!^8aa äâ Ä ÄÜ' æc Åab•d ^) öVää&} æä ^ä/q Ä@ÜDÄ

U.S. Grade No. 5 for Kernel Damage - 10.01% to 15.0%

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-----------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: HWW, SRW, HRW, and HJD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Appanoose (007) |

- “ 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:

For Appanoose Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 50 lbs.; U.S. Sample Grade . 45 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 |

For Appanoose Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

| Test Weight Pounds | DF |
|--------------------|---|
| 51 and above | None |
| 50.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

For Appanoose Spring and White Club wheat will be discounted for excessive Defects as follows:

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

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: HRS, and JD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Appanoose (007) |

| 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 |

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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 Adjustment Tab for Discount Factors |
| Above 15.0 | See Section B |

FALLING NUMBER DISCOUNTS:

Equipment and procedure used to perform what is generally referred to as a "quick test" or a "falling number test" in the Falling Number Discount Table, 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:

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 000, 01 JD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Appanoose (007) |

| Falling Number Range | DF |
|----------------------|---|
| 299-200 | See Quality Adjustment Tab for Discount Factors |
| Below 200 | See Section B |

Á

Falling Numbers - Durum:

| Falling Numbers Range | DF |
|-----------------------|---|
| 299-200 | See Quality Adjustment Tab for Discount Factors |
| Below 200 | See Section B |

Á

SPECIAL GRADE DISCOUNTS:

Öä & ~ } • Á | Á @ Á { ~ ¢ Ë { ~ ¢ Ë æ | Ë ^ Á | Á * [¢ Á | æ ^ Á ^ Á | } æ ^ á Á Á @ Á ~ æ ¢ Á ¢ • { ^ } Á æ Á Á @ Á Ë Á * æ á ^ • Á Á Ë Á | æ ^ Á ^ á } æ } È

Á

SAMPLE GRADE DISCOUNTS:

Öä & ~ } • Á | Á æ] | Á | æ ^ Á æ | • Á ^ Á | } æ ^ á Á Á @ Á ~ æ ¢ Á ¢ • ¢ { ^ } Á æ Á Á @ Á Ë

Á

SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

Öä & ~ } á á Á Á ^ ¢ | Á æ Á | ¢ Á ^ á Á | | [á ~ ¢ | Á ^ Á ^ Á ~ á { ^ } • Á } á ^ Á @ Á ^ ¢ | Ë | Á | | [á ~ ¢ | Á @ Á @ Á æ • Á ^ á @ Á | | , Á | Á | ~ } á ^ Á ^ Á ~ • @ | Á á ^ Á ^ ¢ Á | & ^ } æ ^ Á æ [¢ ^ Á | Á | & ^ } Ë Á | | [~ ¢ æ æ ^ Á ^ Á | } æ [¢ ^ Á | Á | & ^ } ¢ | Á æ Á * Á { á ^ Á | Á @ Á | | , Á æ } Á @ Á æ Á Á æ á •] ^ ¢ } Á | Á @ Á } á æ ¢ • ¢ | | [á ~ ¢ | Á Á @ Á | | , á * Á æ } ^ | Á

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 á • ~ | æ ^ Á ~ æ ¢ Á æ } á • Á æ á @ Á æ ^ Á æ á á Á Á @ Á | æ Á æ ^ Á | á Ë Á | [á ~ ¢ | Á ^ Á æ á * Á Á Á Á | Á | | [¢ æ æ ^ Á | Á | [¢ [Á ^ Á æ ^ Á Á Á Á | Á falling number.

Special Provisions 2026 and Succeeding Crop Years

Ùæ^KMQ, æFJD

County: Appanoose (007)

Revenue Prot with Harvest Price Exclusion (03)

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

[illegible]

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: 0000, 0001, 0002, 0003, 0004, 0005, 0006, 0007, 0008, 0009, 0010, 0011, 0012, 0013, 0014, 0015, 0016, 0017, 0018, 0019, 0020, 0021, 0022, 0023, 0024, 0025, 0026, 0027, 0028, 0029, 0030, 0031, 0032, 0033, 0034, 0035, 0036, 0037, 0038, 0039, 0040, 0041, 0042, 0043, 0044, 0045, 0046, 0047, 0048, 0049, 0050, 0051, 0052, 0053, 0054, 0055, 0056, 0057, 0058, 0059, 0060, 0061, 0062, 0063, 0064, 0065, 0066, 0067, 0068, 0069, 0070, 0071, 0072, 0073, 0074, 0075, 0076, 0077, 0078, 0079, 0080, 0081, 0082, 0083, 0084, 0085, 0086, 0087, 0088, 0089, 0090, 0091, 0092, 0093, 0094, 0095, 0096, 0097, 0098, 0099

Date: 6/17/2025

Plan: Yield Protection (01)

County: Appanoose (007)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- a. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
- 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. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.

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 |

2. $\frac{\text{Substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.}}$
 - a. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - i. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - ii. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - iii. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - iv. 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.
 - 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, added to the applicable DFs included in sections A, or B2 above.
- b. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.

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)

UIC: 0000, 00JD
County: Appanoose (007)

- i. Applicable DFs included in sections A or B2 above.
- ii. Applicable DFs included in sections A or B2 above.
- iii. 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 claimant is a third party, the claimant must provide a written statement from the third party, signed by the third party, stating that the claimant is a third party and that the claimant is not the insured.
- b. If the claimant is the insured, the claimant must provide a written statement from the insured, signed by the insured, stating that the claimant is the insured and that the claimant is not a third party.
- c. If the claimant is a third party, the claimant must provide a written statement from the third party, signed by the third party, stating that the claimant is a third party and that the claimant is not the insured.
- 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

Special Provisions 2026 and Succeeding Crop Years

Úæ¹h²h³Q, æ⁴FJD

County: Appanoose (007)

SECTION D - ZERO MARKET VALUE PRODUCTION

- [illegible]

| | |
|-------|--|
| * | %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. |