

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All Acreage
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Berkeley (003)

### 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> 8/31/2026	<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.

In lieu of section 7 of the Small Grains Crop Provisions, the end of insurance period for winter-type acreage will be August 31 immediately following planting.

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### 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>.

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 the purpose of this section, the following definitions apply:

**Production to Count:** The total amount of production that is sold or otherwise disposed of, less any production that is lost, damaged, or otherwise not available for sale or disposal. Production to count is determined by the following factors:

1. The amount of production that is sold or otherwise disposed of, less any production that is lost, damaged, or otherwise not available for sale or disposal.

2. The amount of production that is sold or otherwise disposed of, less any production that is lost, damaged, or otherwise not available for sale or disposal.

3. The amount of production that is sold or otherwise disposed of, less any production that is lost, damaged, or otherwise not available for sale or disposal.

4. The amount of production that is sold or otherwise disposed of, less any production that is lost, damaged, or otherwise not available for sale or disposal.

5. The amount of production that is sold or otherwise disposed of, less any production that is lost, damaged, or otherwise not available for sale or disposal.

6. The amount of production that is sold or otherwise disposed of, less any production that is lost, damaged, or otherwise not available for sale or disposal.

**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)

Unit: 1000 bushels  
County: Berkeley (003)

- a.  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$  or  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$  or  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$
- 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.  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$  or  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$  or  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$

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**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.  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$  or  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$  or  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$
- c.  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$  or  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$  or  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$
- 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.  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$  or  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$  or  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$
- f.  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$  or  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$  or  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$
- g.  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$  or  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$  or  $\frac{Yield_{2026} - Yield_{2025}}{Yield_{2025}} \times \frac{Revenue_{2026} - Revenue_{2025}}{Revenue_{2025}}$

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**2. SECTION 14(e) OF 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.

**3. 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 the Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period.



## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	U.S. Grade No. 5 for Kernel Damage
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Berkeley (003)

- 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. ~~When the resulting RIV exceeds the RIV in your local marketing area.~~
  - iii. ~~When the resulting RIV exceeds the RIV before conditioning.~~
  - iv. ~~When the resulting RIV exceeds the RIV before conditioning.~~

### SECTION A - DISCOUNT FACTOR CHARTS

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

### 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.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: HWW ^•••A* a aC I D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Berkeley (003)

### TEST WEIGHT DISCOUNT:

For aÜ^âSpring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . Ä CBJÄbs. to 50 lbs.; U.S. Sample Grade . Ä JBJÄbs. 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 aÜ^âSpring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . Ä CBJÄbs. to 51 lbs.; U.S. Sample Grade . Ä JBJÄbs. 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

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

SWW, HRS, and DUM 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:

## Special Provisions 2026 and Succeeding Crop Years

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County: Berkeley (003)

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

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 Adjusmtent 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" for the presence of a sprout damage discount in the Defects 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:

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







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Commodity: Wheat (0011)  
Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)

U.S. Farm Income Stabilization Act of 2018  
County: Berkeley (003)

DFs for Vomitoxin:

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

2. If the level of a substance or condition is less than the maximum allowable, adjust the production in the following manner.
  - a. If the level of a substance or condition is less than the maximum allowable, the DF will be:
    - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price.
    - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
    - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
    - 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, plus the applicable DFs included in sections A or B2 above.
  - b. If the level of a substance or condition is less than the maximum allowable, the DF will be:
    - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above.
    - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above.
    - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B3 above.

## 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)

Upland Soybean ID  
County: Berkeley (003)

DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 - 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 level of Aflatoxin is less than 300 ppb, the level of Vomitoxin is less than 10 ppm, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted based on the quality deficiencies listed in Section C.
  - b. If the level of Aflatoxin is 300 ppb or more, the level of Vomitoxin is 10 ppm or more, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted based on the quality deficiencies listed in Section C.
  - c. If the level of Aflatoxin is 300 ppb or more, the level of Vomitoxin is 10 ppm or more, and the production is not sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted based on the 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

If the level of Aflatoxin is 300 ppb or more, the level of Vomitoxin is 10 ppm or more, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted based on the quality deficiencies listed in Section C.

1. If the level of Aflatoxin is 300 ppb or more, the level of Vomitoxin is 10 ppm or more, and the production is not sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted based on the quality deficiencies listed in Section C.

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: <del>WY</del> ^•cXa*ā āāC I D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Berkeley (003)

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~~ !Ā !: [ ā ~ &ā } Ā Ā ^ &ā } Ā Ā Ā the pre-established DFs.
  - b. ~~Q~~ !Ā !: [ ā ~ &ā } Ā Ā ^ &ā } Ā Ā Ā Ē Ē Ē
  - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. ~~Q~~ Ā [ ~ Ā ^•d [ ^ Ā !: [ ā ~ &ā } Ā ~ āā~ ā \* Ā } ā ^! Ā ^ &ā } Ā Ā Ā Ā ā } ^! Ā } āā~ ] cā Ā Ā Ā • Ē ~ &ā !: [ ā ~ &ā } Ā ā Ā [ cā Ā āāb • cā Ā ! Ā ā ~ Ā ~ āāc Ā ^-āā } &ā • Ā ā cā ā Ā • ^ &ā } Ā Ē Ē Ē Ā [ ~ Ā [ Ā [ cā ^•d [ ^ Ā ! Ā ~ ^ Ā Ā Ā ^•d [ ^ Ā ~ &ā !: [ ā ~ &ā } Ē āāāā Ā ā Ā [ cā Ā ā { } | ^ cā Ā } cā ~ &ā !: [ ā ~ &ā } Ā Ā [ Ā Ē āāā cā ^ ā ā ā ā ~ Ā cā Ā Ā 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-As defined in the applicable Basic, Crop, or these Provisions.
**	%Disinterested third party-As a ā ā ā Ā cā ā } āā Ā Ā cā āāāā } Ā Ā cā ā ~ Ā ā ā } Ā Ā %Disinterested third party-Ēa 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-Ā 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-Ā Grain that does not meet the definition of %Sold-Ā