

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All or None as FID |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Fayette (041) |

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 10/25/2025 | 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.

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: Fayette (041)

Quality

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than zero) to determine net production to count.

W-100-11 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 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.

a. $\{ \hat{U}^{\dagger} & \hat{c}_i \} \bullet \hat{O} F_A | \hat{O} G_{\text{eff}} \hat{a} \hat{U}^{\dagger} & \hat{c}_i \rangle \hat{O} \hat{F}_A | \dots \rangle$, $\hat{E}_{\text{eff}} @ \hat{O} \hat{O} \hat{A} \hat{a} | \hat{A}^{\dagger} \hat{A}^{\dagger} \hat{c} | \{ \hat{a}^{\dagger} \hat{a} \hat{A}^{\dagger} \hat{A} \hat{a} \hat{a} * \hat{A} @ \hat{A} \} | \hat{B} \hat{a} | ^{\wedge} \hat{O} \hat{O} \hat{A} [\{ \hat{U}^{\dagger} & \hat{c}_i \} \hat{O} \hat{F}_A \hat{A} @ \hat{A} \} | \hat{B} \hat{a} | ^{\wedge} \hat{O} \hat{O} \hat{A} [\{ \hat{U}^{\dagger} & \hat{c}_i \} \bullet \hat{O} F_A | \hat{O} G_{\text{eff}}$
 \hat{A}

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. $\{ \hat{U}^{\dagger} & \hat{c}_i \} \hat{O} \hat{H} \hat{E}_{\text{eff}} @ \hat{O} \hat{O} \hat{A} \hat{a} | \hat{A}^{\dagger} \hat{A}^{\dagger} \hat{c} | \{ \hat{a}^{\dagger} \hat{a} \hat{A}^{\dagger} \hat{a} | \hat{U}^{\dagger} & \hat{c}_i \} \hat{O} \hat{H} \hat{A} | \dots \rangle$, $\hat{E}_{\text{eff}} | \hat{A} \hat{a} \hat{a} \hat{a} \hat{a} \rangle \hat{a} \hat{O} \hat{O} \hat{A} [\{ \hat{U}^{\dagger} & \hat{c}_i \} \hat{O} \hat{F}_A | \hat{U}^{\dagger} & \hat{c}_i \rangle \hat{O} \hat{A} \hat{a} | \hat{A}^{\dagger} \hat{A}^{\dagger} \hat{c} | \hat{a}^{\dagger} \hat{a} \hat{A}^{\dagger} \hat{a}$

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|---|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 0000-0000 AF D |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Fayette (041) |

1. OPTION TO DELAY CLAIM SETTLEMENT

- [illegible]

2. SECTION 14(e) OF THE BASIC PROVISIONS

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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 (EOIP).

[illegible]

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 100% 0011 0011 D |
| Date: 6/17/2025 | Plan: | County: Fayette (041) |
| | Yield Protection (01) | |
| | 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 be eligible for payment.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

[illegible]

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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County: Fayette (041)

- 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. $\frac{Q_{\text{local}}}{V} \leq \frac{Q_{\text{distant}}}{V}$, provided the resulting RIV does not exceed the RIV in your local marketing area.
- iii. $\frac{Q_{\text{local}}}{V} \leq \frac{Q_{\text{distant}}}{V}$, provided the resulting RIV does not exceed the RIV before conditioning.
- iv. $V \geq V_{\text{min}}$

SECTION A - DISCOUNT FACTOR CHARTS

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·@}Á|Á@Áæ@ÁÁÁÁ&ç|Æ@ÁÁ^c{| áªÁÁÖÁ·ªÁÁ&ç|ÁÁ|ÁÁÁ|ÁÁ^Á

[illegible]

GRADE DISCOUNT:

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- ~ 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:

For all other 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):

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|---------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: HWW, SRW, HRW, and D |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Fayette (041) |

| | |
|--------------------|---|
| 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 HWW 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 HWW classes of wheat will be discounted for excessive Defects as follows:

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

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 |

SRW, HRW, and HWW 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 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 Quality Adj. D |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Fayette (041) |

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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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 |

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|---|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 100% as FID |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Fayette (041) |

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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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. [REDACTED] (unless you elect to delay settlement as specified in the General Statements above).
3. [REDACTED]

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

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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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Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Urea Nitrogen (001) |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Fayette (041) |

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. Volatile matter in excess of 1.5 percent of the dry weight of the grain.
- b. Moisture in excess of 14.0 percent of the dry weight of the grain.
- c. Total ash in excess of 1.5 percent of the dry weight of the grain.

1. If the grain is sold to 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.

1. If the grain is sold to 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.
- a. If the grain is sold to 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.
- 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. If the grain is sold to 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.

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

| | | |
|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Upland Soybean (01) |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Fayette (041) |

2. If the level of a substance or condition with a level less than the maximum allowable, adjust the production in the following manner.
 - a. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be:
 - i. If the level of a substance or condition with a level less than the maximum allowable, and the level 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.
 - ii. If the level of a substance or condition with a level less than the maximum allowable, and the level 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 with a level less than the maximum allowable, and the level 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, added to the applicable DFs included in sections A or B2 above.
 - b. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be:
 - i. If the level of a substance or condition with a level less than the maximum allowable, and the level 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.
 - ii. If the level of a substance or condition with a level less than the maximum allowable, and the level 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 with a level less than the maximum allowable, and the level 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.

DFs for Aflatoxin:

| | |
|-------------------|---|
| Aflatoxin Range | DF |
| 0.1 to 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

Special Provisions 2026 and Succeeding Crop Years

County: Fayette (041)

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Special Provisions 2026 and Succeeding Crop Years

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County: Fayette (041)

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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-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. |