

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	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: Knox (083)

### Program Dates for Insurable Types and Practices

<b>Sales Closing Date</b> 8/31/2025	<b>Cancellation Date</b> 8/31/2025	<b>Earliest Planting Date</b> 9/1/2025	<b>Final Planting Date</b> 9/25/2025	<b>End of Late Planting Period Date</b> 9/30/2025	<b>Acreage Reporting Date</b> 12/15/2025
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 8/31/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 10/15/2025	<b>Insured's Production Reporting Date</b> 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

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.



## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Underlying Contract: AFD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Knox (083)

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 in accordance with the applicable DFs for the applicable sections of the AIP.
- 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 in accordance with the applicable DFs for the applicable sections of the AIP.

### 1. OPTION TO DELAY CLAIM SETTLEMENT:

- a. Unless otherwise specified in writing, 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. If you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, you must provide written notice of your election to the insurer no later than 60 days after the calendar date for the EOIP.
- 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 you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, you must provide written notice of your election to the insurer no later than 60 days after the calendar date for the EOIP.
- e. If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- f. 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  
Date: 6/17/2025

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

Use: 100%  
County: Knox (083)

If 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 included in the calculation of the unit's market value, except for production fed or used in any other manner.

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

The RIV is the difference between the fair market value of the production and the fair market value of the production after deducting the following costs:

- Moisture content;
- Damage due to uninsured causes;
- Drying;
- Handling;
- Processing; or
- Any other costs associated with normal harvesting, handling, and marketing of your production.
  - The RIV is the difference between the fair market value of the production and the fair market value of the production after deducting the following costs:
  - If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
  - If the RIV can be decreased by conditioning the production, the RIV may be increased by the cost of conditioning provided the resulting RIV does not exceed the RIV before conditioning.
  - The RIV and local market price\* are determined on the date such quality adjusted production is sold to a disinterested third party.

#### SECTION A - DISCOUNT FACTOR CHARTS

The discount factor charts are used to determine the discount factor for the production. The discount factor is the percentage of the fair market value of the production that is paid for the production. The discount factor is determined by the grade of the production and the discount factor chart.

#### GRADE DISCOUNT:

The grade discount is the difference between the fair market value of the production and the fair market value of the production after deducting the grade discount.

#### DAMAGE DISCOUNT:

The damage discount is the difference between the fair market value of the production and the fair market value of the production after deducting the damage discount.



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Plan: Yield Protection (01)
Revenue Protection (02)
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Use: 100%
County: Knox (083)

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.

1.
a.
b.
c.

DFs for Vomitoxin:

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

- 2.
a.

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Use of Quality Adjustment Factors  
County: Knox (083)

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

- i. All insurable quality deficiencies, and 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. 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
  - iv. 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. If the production was sold, or was sold to other than a disinterested third party:
- i. applicable DFs included in sections A or B2 above.
  - ii. to the 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
0-300.1 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below

A

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

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Knox (083)

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
  - ii. 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
  - ii. 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. 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,
  - ii. 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,

### 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
  - a. For production in Section A, the pre-established DFs.
  - 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. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
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

