

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use All or None A/D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Mills (333)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 12/15/2025	End of Late Planting Period Date 1/9/2026	Acreage Reporting Date 1/15/2026
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 016	Non-Irrigated 003
T/P 2	Winter 016	Irrigated 002
T/P 3	Winter 016	Organic(Certified) Non-Irr. 713
T/P 4	Winter 016	Organic(Certified) Irr. 702
T/P 5	Winter 016	Organic(Transitional) Non-Irr. 714
T/P 6	Winter 016	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.

Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2026 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.

Premium

In accordance with section 6 of the Small Grains Crop Provisions, a reduced premium rate is provided for acreage intentionally destroyed before harvest by grazing or other means. To qualify for the reduced premium rate you must notify your agent no later than March 1.

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	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.

In lieu of the provisions in section 22(a) of the Basic Provisions that says "[h]owever, unless specifically required by policy provisions, you must not obtain any other crop insurance authorized under the Act on your share of the insured crop," you may obtain a Small Grains Crop Insurance policy and an Annual Forage policy on the same acreage that is planted with the intent of grazing the crop first and then later harvesting the crop for grain.

Quality

GENERAL STATEMENTS:

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The production to count remaining after allowable reductions to gross production (in accordance with the applicable Crop Provisions), is multiplied by the QAF (not less than zero) to determine net production to count.

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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

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

- a. Sections C1 or C2 and Section A below, the DF will be determined by adding the applicable DFs from Section A to the applicable DFs from Sections C1 or C2.

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 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 sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- c. If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- 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. If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- f. If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- g. If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.

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Only when it has been determined that the production qualifies for quality adjustment will the provisions in this Quality Adjustment Statement apply, otherwise this SP statement does not supersede the provisions contained in section 14(e) in the Basic Provisions.

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5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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6. ZERO MARKET VALUE

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 &[] • ã'¹^Á[] [¨ ~ &q] Á[] &[] ~ / ¯Á@ Á[] [¨ ~ &q] / ¯Á^•d[^ ¢á/ ¯Á á } ^ / ¯Á&[] ¯Á | ^ Á Á • ¯ ¯ ^ Á ^ &q } ¯ ¯ ¯ ¯ ¯ ¯ / } • ã'¹ ¯ ¯ } Á æ ¯ Á Á • ^ ¯ ¯ ¯ ¯ @ ¯ ¯ ^ ¯ { ¯ ¯ ¯ } Á - Á ^ [/ , market value, except for production fed or used in any other manner.

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7. REDUCTION IN VALUE (RIV):

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- a. T [ã ċ ! ^ Á &] c } d Á
- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f. Q ħ ^ Á @ ! / & • o Á • [& æ ^ á Á ~ o { q A e ç ^ • q * E o q á | q * E q á Á æ \ ^ q * Á - Á [~ ! Á ! : á ~ & q } È
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 - ii. 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.
 - iii. 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.
 - iv. V @ Ä Ü Q ä q á Á & q æ \ ^ q * E q á Á ^ c ! { q ^ á Á } Á @ Á æ ^ Á ~ & q ~ æ q Á æ b • c á Á ! : á ~ & q } Á Á [l á Á Á á q c ! ^ • c á Á @ á Á æ c È

U.S. DISCOUNT FACTOR CHARTS

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GRADE DISCOUNT:

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TEST WEIGHT DISCOUNT:

Discounts for low test weight as follows (U.S. Sample Grade for Test Weight . 66 lbs. and below):

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Test Weight Pounds	DF
27 and above	None
26.99-24	See Quality Adjustment Tab for Discount Factors
Below 24	See section B

DAMAGE DISCOUNT:

Discounts for percent sound as follows (U.S. Sample Grade for Damage . 50% and below):

Sound Oats %	DF
80 and above	None
79.99-65	See Quality Adjustment Tab for Discount Factors
Below 65	See section B

SPECIAL GRADE DISCOUNTS:

See section B for special grade discounts.

Ergoty or Thin	See section B
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SAMPLE GRADE DISCOUNTS:

See section B for sample grade discounts.

DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

See section B for deficiency not in discount factor charts.

- 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 insurable quality deficiencies, and that value divided by the local market price.
- Unless the buyer elects to delay settlement as specified in the General Statements above, the DF will be the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- Unless the buyer elects to delay settlement as specified in the General Statements above, the DF will be the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.

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

The sum of all DFs for production containing substances or conditions that are injurious to human or animal health is allowed, in addition to applicable DFs from sections A or B above, except as shown in C3 below.

On the date of the loss, 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

Vomiting and/or other conditions that are 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. Vomiting and/or other conditions that are 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:
- b. On the date of the loss, 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
- c. A public health agency of the applicable State in which the insured crop is grown.

For production that will be stored on the farm, or in commercial storage (except for production containing Vomitoxin), the appropriate samples must be obtained prior to the date of the loss, and 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

1. For production containing Vomitoxin only (no other Section C deficiencies are present) qualifying under section C and that has a level of 10.0 ppm or less,
 - a. 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 insurable quality deficiencies, and that value divided by the local market price.
 - b. If the insured crop is sold to a disinterested third party after 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 insurable quality deficiencies, and that value divided by the local market price, plus 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.

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- c. Unsold 60 days after the calendar date for the EOIP, fed, utilized in any other manner, or is sold to other than a disinterested third party, the DF will be the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

DFs for Vomitoxin:

Vomitoxin Range	DF
0.1 - 0.9 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

2. If a producer elects to sell a unit of production that is not sold directly from the field, was fed or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party:
- If the unit of production is sold directly from the field, was fed or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party:
 - For production sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
 - If the unit of production is sold to a disinterested third party after 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - If the unit of production is sold to a disinterested third party after 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
 - If the unit of production is sold to a disinterested third party after 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above.

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- iii. ~~Q i A q c a i A ~ a c a & A i A i a a i . E A e a e A e c i A c a A a a e A i A c A O U Q E a A O c A q i A A i E e A V c A O c A q i A A a a A i A c A~~
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 ~~q { } i c a A } q A A ~ & q i [a ~ & q } A A i a E a a a A a ~ A c o i A a } A i E i A ~ d [^ a A } i . . A E a i [, A q] a . E i c A e d { a a A e a A c c } . q } A q i A A~~ 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 ~~~ } i . . A A i [, A q] a . E i c A e d { a a A e a A c c } . q } A q i A A~~
- a. ~~Q i A i [a ~ & q } A i } c a q * A [{ a i c a A } i A q i A c o i A ~ & q } A O A ~ a } a . A e A i A ~ } E a c A O c A q i A K~~
- i. ~~V c A U c A q] a a A ~ A c A ~ ^ i A ~ A i A q i A ~ i a i A ~ a c A ~ a } a . E i c A e d { a a A e a A c c } . q } A q i A A~~
disinterested third party; or
- ii. ~~E e A i A i [a ~ & q } E a a E a a a A a A a ~ A c o i A a } A i E i A i a E i A c o i A c a a q c i A ~ c a A c a A a c E a i A c o i A O c A [{ A ~ & q } A O A i A O A q i A A q i A a a E~~
- b. ~~Q i A i [a ~ & q } A i } c a q * A e a i c a A i A a ~ A c o i A ~ a c a & A i A i a a i . A c c A i A i [a ~ & q } A i } c a q * A [{ a i c a A e A a a A i A O A a a i c A c A O c A~~
will be:
- i. ~~V c A U c A q] a a A ~ A c A ~ ^ i A ~ A i A q i A ~ i a i A ~ a c A ~ a } a . E i c A e d { a a A e a A c c } . q } A q i A A~~
~~a a q c i A ~ c a A c a A a c E a i ~ & q i [a ~ & q } A ~ c a e A ~ A } A a q . [i c a A a ~ & q A i [{ A c A a i a A i A c A ~ ^ i E i A i a q . } [i c a A a ~ & q A i [{ A c A a i a A a q ~~~
into commercial storage prior to being sold.
- ii. ~~E e A i A i [a ~ & q } A c A a e A A i E e a i A q i a e A a a A e A e A i A i a E i a e A q i a e A a a A e A a q . [i c a A i A i [{ ^ i a a A q i a e A a A e A i A i a E~~
~~, a A a E a A a a A a A a ~ A c o i A a } A i E i A i a E i A c o i A c a a q c i A ~ c a A c a A a c E a i A c o i A O c A [{ A ~ & q } A O A i A O A q i A A q i A a a E~~
- c. ~~Q i [a ~ & q } A ~ a q * A } a i A ~ & q } A O A ~ a ~ d [^ a A i A a a q } A i A a a } c a i A i A . E a c A O c A q i A A i E e A i c A i [a ~ & q } A ~ d [^ a A i A a a q } A i A~~
unacceptable to us, such production will not be adjusted for any 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 insurance period, such production will not be adjusted for any deficiencies listed in Section C.

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Special Provisions 2026 and Succeeding Crop Years

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* Local Market Price is 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

***** %Insold+~~Ä~~ Grain that does not meet the definition of %old.+~~Ä~~