

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use NMA as a FD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Charlotte (037)

### 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> 10/25/2025	<b>End of Late Planting Period Date</b> 11/19/2025	<b>Acreage Reporting Date</b> 1/15/2026
<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 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.

#### 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.

#### 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>.

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County: Charlotte (037)

## Quality

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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  
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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. 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.

## Special Provisions 2026 and Succeeding Crop Years

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County: Charlotte (037)

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\$ 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
- c. 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.
- 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. 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.
- g. 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.

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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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## Special Provisions 2026 and Succeeding Crop Years

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County: Charlotte (037)

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

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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 market value of the unit. The market value of the unit shall be determined by the market value of the production, except for production fed or used in any other manner.

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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use: 100% a a FD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Charlotte (037)

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.

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### ÜÖÖVÜPÄÄ 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 . ÄÇ ÈJÄbs. and below):

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 . ÄJ ÈJÄÄ Ä 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:

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Special Provisions  
2026 and Succeeding Crop Years

Year: 2026

Commodity: Oats (0016)

Use XXXA\* a aC FD

Date: 6/17/2025

Plan: Yield Protection (01)

County: Charlotte (037)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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See section B

SAMPLE GRADE DISCOUNTS:

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UÖÖVÖPÁÁ 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 insurable quality deficiencies, and that value divided by the local market price.
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3. Ä! } • [ |áÄ! Áæ • Áæ^ Á@ Ä } áæ Áæ^ Á! Á@ ÄÖÜÄ! áÄ ä^ áÄ Ä^ ^ Á @! Ä æ } ^! Á! ÁÄ [ |áÄ! Á @! Á@ Áæä ä c! ^• c! á@áÄ æc Á@ ÄÖÄ ä! Á^Ä €Ä

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.

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V@ Ä [ áÄ áÄÖ~ \* ÁÄ{ ä ä ää } Á~ ä^ | ä^ Áæ^ Á @ } Ä ÁáÄ^ Á [ | Ä } Ä ÄÄ [ ] Á Äc [ • ^áÄ Ä [ | áÄ æ^ ÁÄÄ } • ä^ Á^ áÄ~ | c! æ^ áÄ ä Ä Ä^ Á b! ä • Ä Á @ { ä Ä! Á ä ä @ æ@ ä áÄ @ | áÄ [ oÁ^ Á • áÄ! Á^ áÄ! Á [ | áÄ [ | Áæ^ áÄ^ Á Ä^ • ^! áÄ [ ] Ä Á @ Ä@ Á áÄ^ Á [ | Ä } Ä Á@ Ä [ ] Áæ^ Á^ } Ác [ • ^áÄ Ä [ | áÄ æ^ Á • Ä • Ä • Ä [ | á~ &ä } ÁÄ [ ] • ä^ Á^ ÁÄ [ ] ää Á^ á~ æ &^ Á! Á[ ] áä } • Á~ ää ä \* Á } á^ Á^ ÁÄ } ÁÄ ää c! Á c^ áÄä \* Á@ Ä ää { Ä [ | ^} ää [ | ^áÄ } ÁÄ [ oÁ^ áÄ^ ÁÄ } | áÄ áÄ • c áÄ ÄÄ [ | | c^ áÄä | ää | ^ ÄV @ @! Á [ ^ c } áÄ Áæc^ oÁ [ oÄc^ oÁ^ &ÖÄ^ áæ^ Ä [ ^ Á • c ä^ Á • Ä [ cÄ Ä ä • ] ^ &ÖÄ [ ] ÄV &ÖÄ [ | á~ &ä } Ä ä! ÁÄ [ ] • ä^ Á^ ÁÄ Áæ^ Á^ | Ä æ^ áÄ æ^ Á^ • d [ ^ áÄ Ä Ä ÄÄ } äÄ^ Ä æ } ^! ÄV^ ÁÄ ÄV &ä } ÁÖÄ [ ^ Áæc^ oÁ [ | á~ &ä } Á 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 á^ ä } ä • Ä c áÄ ÄV &ä } ÁÄ

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:

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Use: 100% a a a FD

Date: 6/17/2025

Plan: Yield Protection (01)

County: Charlotte (037)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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- 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 @ Á | [ á ^ & ç } Á } ç | á ^ Á ç | á ^ Á @ | , á ^ Á ^ & ç | [ á ^ & ç } Á } á | Á [ á ^ Á á á • ç á Á | Á ^ & ç ^ á á Á ^ á } & á • Á á ç á Á ^ & ç } Á Ö Á [ Á [ { á ç á Á } | ^ á } | ^ Á | Á • ç \* Á { á á Á á á ^ á Á [ { Á ç | á ^ Á

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, á á • á @ Á | [ á ^ & ç } Á } Á @ Á | | , á \* Á ç } ^ Á Ö Á } Á @ Á á Á á á á • ç ^ Á | Á @ Á } á á @ Á | [ á ^ & ç } Á K
  - 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. Ç | Á } • [ | á Á | [ á ^ & ç } Á } Á | [ á Á | Á @ Á ç á á á ç | ^ • ç á á á á á ç Á | á | Á Á á á • á ç | Á @ Á } á á á á Á | Á @ Á Ö Á @ Á Ö Á á | Á @ Á 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. 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 - 10.0 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

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  - a. Ç | Á @ Á á á Á Á á á á á • ç ^ Á | Á @ Á } á á @ Á | [ á ^ & ç } Á } á á • [ | á á á á á ç Á | [ Á @ Á á á Á Á @ Á ^ Á | Á á } [ | á á á á á ç Á | [ Á @ Á á á á á Á put into commercial storage without going into on farm storage, the DF will be:
    - i. 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.
    - ii. Ç | Á } • [ | á Á | [ á ^ & ç } Á } ç á á \* Á Ç á ç á Á | á | Á Á á á • á ç | Á @ Á } á á á á Á | Á @ Á Ö Á @ Á } | á á ^ Á Ö Á @ , } Á @ Á á á á | , Á Á ^ & ç } , 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



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County: Charlotte (037)



## Special Provisions 2026 and Succeeding Crop Years

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County: Charlotte (037)

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## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026

Commodity: Oats (0016)

Use: 00000000 FD

Date: 6/17/2025

Plan: Yield Protection (01)

County: Charlotte (037)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

*	%Local Market Price+As defined in the applicable Basic, Crop, or these Provisions.
**	%Disinterested third party+As 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.+As