

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use History as a guide to HD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Garfield (023)

### 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> 8/1/2025	<b>Final Planting Date</b> 9/10/2025	<b>End of Late Planting Period Date</b> 10/5/2025	<b>Acreage Reporting Date</b> 12/15/2025
<b>Premium Billing Date</b> 8/15/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 11/30/2026	<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 04	Fall Oleic Canola 285	Irrigated 002
T/P 08	Fall High Erucic Rapeseed 287	Irrigated 002
T/P 12	Fall Oleic Canola 285	Organic(Certified) Irr. 702
T/P 16	Fall High Erucic Rapeseed 287	Organic(Certified) Irr. 702
T/P 20	Fall Oleic Canola 285	Organic(Transitional) Irr. 712
T/P 24	Fall High Erucic Rapeseed 287	Organic(Transitional) Irr. 712

<b>Sales Closing Date</b> 9/30/2025	<b>Cancellation Date</b> 9/30/2025	<b>Earliest Planting Date</b> 7/15/2025	<b>Final Planting Date</b> 9/10/2025	<b>End of Late Planting Period Date</b> 10/5/2025	<b>Acreage Reporting Date</b> 12/15/2025
<b>Premium Billing Date</b> 8/15/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 11/30/2026	<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 02	Fall Oleic Canola 285	Summerfallow 005 *4
T/P 06	Fall High Erucic Rapeseed 287	Summerfallow 005 *4
T/P 10	Fall Oleic Canola 285	Summerfallow(OC) 717 *4
T/P 14	Fall High Erucic Rapeseed 287	Summerfallow(OC) 717 *4

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use: 0000 @ * d } A HD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Garfield (023)

TP	Type	Practice
T/P 18	Fall Oleic Canola 285	Summerfallow(OT) 718 *4
T/P 22	Fall High Erucic Rapeseed 287	Summerfallow(OT) 718 *4

<b>Sales Closing Date</b> 3/15/2026	<b>Cancellation Date</b> 9/30/2025	<b>Earliest Planting Date</b> 2/20/2026	<b>Final Planting Date</b> 4/25/2026	<b>End of Late Planting Period Date</b> 5/20/2026	<b>Acreage Reporting Date</b> 7/15/2026
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<b>Premium Billing Date</b> 8/15/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 11/30/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 4/29/2026	<b>Insured's Production Reporting Date</b> 4/29/2027
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TP	Type	Practice
T/P 01	Spring Oleic Canola 286 *5 *10	Non-Irrigated 003 *10
T/P 03	Spring Oleic Canola 286 *5	Irrigated 002
T/P 05	Spring High Erucic Rapeseed 288 *5 *10	Non-Irrigated 003 *10
T/P 07	Spring High Erucic Rapeseed 288 *5	Irrigated 002
T/P 09	Spring Oleic Canola 286 *5 *10	Organic(Certified) Non-Irr. 713 *10
T/P 11	Spring Oleic Canola 286 *5	Organic(Certified) Irr. 702
T/P 13	Spring High Erucic Rapeseed 288 *5 *10	Organic(Certified) Non-Irr. 713 *10
T/P 15	Spring High Erucic Rapeseed 288 *5	Organic(Certified) Irr. 702
T/P 17	Spring Oleic Canola 286 *5 *10	Organic(Transitional) Non-Irr. 714 *10
T/P 19	Spring Oleic Canola 286 *5	Organic(Transitional) Irr. 712
T/P 21	Spring High Erucic Rapeseed 288 *5 *10	Organic(Transitional) Non-Irr. 714 *10
T/P 23	Spring High Erucic Rapeseed 288 *5	Organic(Transitional) Irr. 712

#### General

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Upland Soybean (0011) or Soybean (0012)
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Garfield (023)

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.

### Practice

\*4 The current crop year:

1. The acreage must not have been planted to a crop (excluding a cover crop, see exceptions below) during the preceding crop year; and
2. Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or
3. Any additional plant re-growth must be terminated on or before June 1, and any later plant growth (e.g. weeds, volunteer crop) must be controlled by mechanical or chemical means.

(b) The following are exceptions to these requirements:

1. Failed Crop Exception: Acreage will qualify as summerfallow the current crop year, if a crop (excluding a cover crop) was planted the preceding crop year:
  - i. On acreage qualifying as summerfallow; and
  - ii. Was not harvested; and
  - iii. Failed and was terminated on or before June 1, and any later plant growth was controlled by mechanical or chemical means.
2. Cover Crop Exception: Acreage will qualify for the summerfallow practice in the current crop year if a cover crop was planted during the preceding crop year, provided the cover crop was:
  - i. Not hayed, grazed, cut for silage, haylage, or baleage or harvested for grain seed; and
  - ii. Terminated according to the NRCS Cover Crop Termination Guidelines and any later plant growth was controlled by mechanical or chemical means.

### Date

\*5 Spring canola located in map area 002 will have a final planting date of May 5.

## Special Provisions 2026 and Succeeding Crop Years

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County: Garfield (023)

## 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>.

Insurance will not attach to any acreage on which canola, camelina, mustard, or rapeseed, were planted the preceding crop year.

A crop which was planted and then all plant growth was terminated by chemical or mechanical means prior to: April 15 for the fall planted types; or June 1 for the spring planted types, will not be considered planted for rotational purposes only. The insured is responsible to provide proof of insurability.

Cultivars of Brassica Juncea meeting US Standards for Grain as canola, e.g. Juncea Canola are eligible for insurance under the Canola and Rapeseed Crop Provisions and are not insurable under the Mustard Crop Provisions.

Cultivars of *Brassica carinata* are eligible for insurance under the Canola and Rapeseed Crop Provisions and are not insurable under the Mustard Crop Provisions; however, *Brassica carinata* is only insurable by written agreement.

\*10 Insurance shall not attach or be considered to have attached without a written agreement to a planted non-irrigated crop on acreage from which, in the same calendar year:

- 1) A perennial hay crop was harvested; or
- 2) A crop (other than a cover crop) reached the headed or budded stage prior to termination, regardless of the percentage of plants that reached the headed or budded stage;

Termination means growth has ended. To qualify for a written agreement, you must provide a minimum of the most recent three years of your double cropping actual production history for the crop in the county. A cover crop is one that meets the criteria outlined in the Insurance Availability section of these Special Provisions.

## 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.

**Special Provisions**  
**2026 and Succeeding Crop Years**

Year: 2026	Commodity: Canola (0015)	Underlying contract: HD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Garfield (023)

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. Underlying contract: HD, the DF for production qualifying for quality adjustment shall be determined in accordance with the following provisions:
- 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. Underlying contract: HD, the DF for production qualifying for quality adjustment shall be determined in accordance with the following provisions:

**1. OPTION TO DELAY CLAIM SETTLEMENT:**

- a. Unless the AIP grants an extension of time to harvest as specified 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 the production is later sold, we will not recalculate or adjust your claim for indemnity.
- 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 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.
- 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

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County: Garfield (023)

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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Unit: 1000 bushels
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Garfield (023)

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 RIV, except for production fed or used in any other manner.

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

The RIV is the difference between the local market price\* and 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.

- a. Moisture content;
- 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. The RIV is the difference between the local market price\* and 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.
  - 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. 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 is the difference between the local market price\* and 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.

#### GRADE DISCOUNT:

The grade discount is the difference between the local market price\* and 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.

#### DAMAGE DISCOUNT:



## Special Provisions 2026 and Succeeding Crop Years

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County: Garfield (023)

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Damage %	DF
20 and below	None
20.01-25	See Quality Adjustment Tab for Discount Factors
Above 25	See section B

SAMPLE GRADE DISCOUNTS:

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## DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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1. If the insured is a producer of goods, the value of the goods shall be determined by the local market price.
2. 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 .500 (unless you elect to delay settlement as specified in the General Statements above).
3. If the insured is a producer of goods, the value of the goods shall be determined by the local market price.

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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.

Any potential loss due to substances or conditions identified by the Food and Drug Administration, other public health organizations of the United States, or a public 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

Year: 2026 Commodity: Canola (0015)
Date: 6/17/2025 Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
County: Garfield (023)

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 instructions.

- 2. substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.

## 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)

Unit: 1000 bushels  
County: Garfield (023)

- a. If on the date of final adjustment for the unit, the production was transported directly from the field to the buyer, or transported directly from the field and 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. 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. Added to the applicable DFs included in sections A or B2 above.
  - iii. Added to the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0-300 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below

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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**

Year: 2026  
Date: 6/17/2025

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

Upland Soybean (0000) \* 100% HD  
County: Garfield (023)

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 paid for the production. 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
- 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. 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, the production will be adjusted as follows:

**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. For production listed in Section A, the pre-established DFs.
2. For production listed in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. For production listed in Section C3, the production will be adjusted as follows:

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use: 100Y æ @ * ¢ } ¢ HD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Garfield (023)

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