

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All Acreage
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Chester (023)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 11/15/2025	End of Late Planting Period Date 11/20/2025	Acreage Reporting Date 12/15/2025
Premium Billing Date 7/1/2026	End of Insurance Date 7/31/2026	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

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on Farm Serial Number (FSN) and any other method specified in the Basic Provisions or Crop Provisions except section or section equivalent. To be eligible for the available methods of optional unit division, you must meet all applicable requirements.

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.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 0000
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Chester (023)

Premium

Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.

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>.

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.

Quality

GENERAL STATEMENTS:

For the purpose of this section, the term "quality" means the quality of the crop as determined by the quality adjustment factors.

For the purpose of this section, the term "quality adjustment factors" means the factors that are used to determine the quality of the crop. The quality adjustment factors are considered in determining production to count.

For the purpose of this section, the term "net production to count" means the production to count after the quality adjustment factors are applied. The net production to count is determined by subtracting the quality adjustment factors from the production to count.

For the purpose of this section, the term "qualifying for quality adjustment" means the production that is adjusted under the quality adjustment factors. The qualifying for quality adjustment is determined by the quality adjustment factors.

For the purpose of this section, the term "extension of time to harvest" means the extension of time to harvest as specified below. The extension of time to harvest is determined by the quality adjustment factors.

For the purpose of this section, the term "production qualifying under section B or C" means the production that is sold to other than a disinterested third party, or that is not sold 60 days after the end of the insurance period.

For the purpose of this section, the term "production qualifying under Sections B or C" means the production that is unsold 60 days after the calendar date for the EOIP, an

Special Provisions 2026 and Succeeding Crop Years

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County: Chester (023)

V@ADF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Unit: 1000 bushels
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Chester (023)

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).

If we determine you are prevented from harvesting by the calendar date for the EOIP due to an insurable cause of damage that occurred during the insurance period and we allow an extension of time to harvest, the time to determine insurable quality deficiencies will also be extended to 60 days after the EOIP. All samples for QA { } shall be obtained on or before the calendar date for the EOIP. 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 used to determine insurable quality deficiencies. 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 used to determine insurable quality deficiencies. 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 used to determine insurable quality deficiencies.

1. 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 used to determine insurable quality deficiencies.

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5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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 sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

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 sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

7. REDUCTION IN VALUE (RIV):

Special Provisions 2026 and Succeeding Crop Years

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County: Chester (023)

- 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. RIVs cannot be used in combination with chart DFs.
 - ii. $RIV_{local} + \Delta RIV_{distant} \leq RIV_{local}$ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. $RIV_{local} + \Delta RIV_{distant} \leq RIV_{local}$ exceed the RIV before conditioning.
 - iv. $RIV_{local} + \Delta RIV_{distant} \leq RIV_{local}$

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GRADE DISCOUNT:

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%

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use No. 1
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Chester (023)

- “ 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 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):

Test Weight Pounds	DF
50 and above	None
49.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

For all Hard Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

Test Weight Pounds	DF
50 and above	None
49.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

For all Soft Red Winter wheat will be discounted for excessive Defects as follows:

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: 0000
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Chester (023)

Defects %	DF
15 and below	None
15.01-35	See Quality Adjustment Tab for Discount Factors
Above 35	See section B

SWW, HRS, and DUM 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

For all classes of wheat, if the average falling number is less than 30, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below.

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

For all classes of wheat, if the average falling number is less than 30, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below.

Sprout Damage Percent	DF
10 and below	None
10.01 - 15.0	See Quality Adjustment Tab for Discount Factors
Above 15.0	See Section B

FALLING NUMBER DISCOUNTS:

For all classes of wheat, if the average falling number is less than 30, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table above.

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:

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 000
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Chester (023)

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

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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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- 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 ä~|æ|Á~æ|Á-ä|}ä•E|ä|æ|Á^Á|ä^Á|Á@Á|&|æ|ä^Á|äE|]ä~&|}Á^&|ä*Á|ÜQÁ|Á|]~Öææ^Á|Á|]Ö|[Á^&|Á|ÜQÁ|Á| falling number.

Special Provisions
2026 and Succeeding Crop Years

Year: 2026 Commodity: Wheat (0011)
Date: 6/17/2025 Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

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County: Chester (023)

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(unless you elect to delay settlement as specified in the General Statements above).
3. Q A } • [| a A | A e a e • A e c | A c o | A c o } a a A a e A | A c o | O U Q E A a E a q a ^ a A q ^ A c o | A c o } ^ | A | A A | | a A | A c o | A c o } A a a q c I ^ • c a A c a A c c A c o | O Q A q | A A E e e A

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

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sections A or B above, except as shown in C3 below.

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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
a q a q • a A a e A ^ | c | { ^ a A A A q } | | c ^ a A a a | | a e | ^ A • a ~ a q c a e a A • c E A

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@ { a q | A q a q a c o c o A A | | a A | | a A | A ^ a A | A | | a E a | | A e a e ^ A A q A ~ ^ a A | | A A c o c o A a a a | A | | a q } A A c o A | | A c o A e a ^ } A c | { • ^ a A | A | | a A
a e | • E a ~ & O A | | a ~ & q } A A | } • a e | ^ a A | A | } c a q a ~ a c a e & • A | A | } a a q } • A ~ a q a q * A } a ^ | A ~ & q } A O A a c o c o A c ^ | A c e ^ a a q * A c o A a a ~ { A q | ^ } c a q | , ^ a E A ~ & O A
} | | a ~ & q } A A | | c ^ a A A A a e | | ^ a A q a A • c a A A q A q } | | c ^ a A a a | | a e | ^ A V @ c o | A | | A c o } a A | A c o c o A • c ^ | A | | c o c o c o A • c ^ | A ~ & O A a e a E A | ^ A ~ • c ^ a A • A | c a A A
a q • } ^ a c o A A | | E A ~ & O A | | a ~ & q } A q | A A | } • a e | ^ a A | A c e ^ A A | | A a e | ^ a c a e ^ A A • d | ^ a A q A q A e a } c a q | A q } ^ | E A ~ ^ a | A | A ~ & q } A O E A | ^ A c o c o A • c ^ | | a ~ & q } A
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.

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substances or conditions in excess of the amount allowed by the lower of the following:

- a. V @ A e a q } A | A e a q a | ^ A c ^ | A A c o A | | a A q a A O ~ * A O a { a a c a a q } L A |
b. O E | c o | A ~ a | A c o c o c o | * a q a a q } A A c o A V a a A U c e • L A | A
c. O A ~ a | A c o c o c o A ^ } & A A c o A q } | A e a | A U c e A q A c o c o A q • ^ a A | | A A | | , } E

Q I A | | a ~ & q } A c o e a q | A A A d | ^ a A } A c o A e a { E c | A A | { { ^ | a a A d | a e ^ A c o c o } c ^ | A | | a ~ & q } A | } c a q a * A | { a e c a E a c o A q } | | | | a e A a e | | ^ A ~ • c ^ a A a c a e ^ a A | q | A A
c o A | | a ~ & q } A } c ^ a * A d | a e ^ A c o | , a ^ A ~ & O A | | a ~ & q } A q | A | c ^ a A a b • c a A | A ~ & O A ~ a q A A a } & a • A a c a A A ^ & q } A O E A | A | { a e c a A } | E a e | | ^ A | A • c ^ a * A
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- 1. Q I A | | a ~ & q } A | } c a q a * A | { a e c a A } | A c | A c o | A ~ & q } A O A a a } & a • A e a A | ^ • ^ } c A ~ a q a q * A } a ^ | A ~ & q } A O A a a c o c o A c ^ | A A e E A | { A | A • • E A
a a b • c o c o A | | a ~ & q } A A c o A | | , a ~ A q } ^ | E A | A A c o A e a A A q a a a b • d ^ } c ^ | A c o A } a E a | A | | a ~ & q } A K

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: <input checked="" type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Chester (023)

- a. $\frac{\text{Uninsurable quality deficiencies}}{\text{insurable quality deficiencies}}$, and that value divided by the local market price.
- 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. $\frac{\text{Applicable DFs shown in the chart below}}{\text{Applicable DFs included in sections A or B3 above}}$

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

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Special Provisions 2026 and Succeeding Crop Years

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County: Chester (023)

- DFs for Aflatoxin:

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 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 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

a. If the claimant is a producer, the claimant must provide written notice to the insurer within 90 days of the date the claimant first knew or should have known of the loss.

i. The claimant must provide written notice to the insurer within 90 days of the date the claimant first knew or should have known of the loss.

ii. The claimant must provide written notice to the insurer within 90 days of the date the claimant first knew or should have known of the loss.

b. If the claimant is a processor, the claimant must provide written notice to the insurer within 90 days of the date the claimant first knew or should have known of the loss.

i. The claimant must provide written notice to the insurer within 90 days of the date the claimant first knew or should have known of the loss.

ii. The claimant must provide written notice to the insurer within 90 days of the date the claimant first knew or should have known of the loss.

c. If the claimant is a broker, the claimant must provide written notice to the insurer within 90 days of the date the claimant first knew or should have known of the loss.

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 the insurance

Special Provisions 2026 and Succeeding Crop Years

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County: Chester (023)

SECTION D - ZERO MARKET VALUE PRODUCTION

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12