

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use: 0001 and 0002
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Escambia (053)

## 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> 11/30/2025	<b>End of Late Planting Period Date</b> 12/5/2025	<b>Acreage Reporting Date</b> 1/15/2026
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 7/31/2026	<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

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on FSA farm number 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

Ùæ^kMOTææ æGFD

County: Escambia (053)

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>.

GENERAL STATEMENTS:

## Special Provisions 2026 and Succeeding Crop Years

Ùæ^kMOTææ æGFD

County: Escambia (053)

1. OPTION TO DELAY CLAIM SETTLEMENT:

- [illegible]

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.

ΗΕΘΥΝΟΡΨΟΨΑΨΑΨ ΟΑΨΑΨΕΨΧΟΨΝ

[illegible]

## Special Provisions 2026 and Succeeding Crop Years

Ùæ^kMOTææ æGFD

County: Escambia (053)

### Revenue Prot with Harvest Price Exclusion (03)

I ĖÖŠŒYÁĤÁ ŐËWÜÒT òP VÁUÓœÛT ÀVUÜòöÁÜUöWôNðP

## 5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

## 6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

- Damage due to uninsured causes;
- Drying;
- Handling;

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use WFO as a QED
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Escambia (053)

e. Processing; or

f. 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.

i. 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.

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. 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.

### DISCOUNT FACTOR CHARTS

U) 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.

### GRADE DISCOUNT:

Use the following chart to determine the discount factor for oats based on the test weight and the percentage of sound kernels.

### TEST WEIGHT DISCOUNT:

Discounts for low test weight as follows (U.S. Sample Grade for Test Weight . 40 lbs. 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 . 40 lbs. and below):

## Special Provisions 2026 and Succeeding Crop Years

Commodity: Oats (0016)

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

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

Öä&[~}•Á|Á{~ccÁ|Áæ|&^Á|æ^Á^Á|^&äaÁã@Á@Â~aäÁ@ab•ç^}ó/æä|&æ^a&Á@ÁÖÈ

Ergoty or Thin	See section B
----------------	---------------

Öä & [ ~ } • Á [ Áæ ] | ^ Á | æ ^ Á æ d | • Á æ ^ Á | ^ & ä ä á Á ã @ Á @ Á Ũ ~ æ ä Á Ö ä b • d ^ } ó / æ á [ & æ ^ á Á Á @ Á Ö È

[illegible]

- 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 you elect to delay settlement as specified in the General Statements above).
- 

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.

health agency of the applicable State where 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

Special Provisions
2026 and Succeeding Crop Years

Year: 2026 Commodity: Oats (0016) Use: 100% Fed
Date: 6/17/2025 Plan: Yield Protection (01) County: Escambia (053)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Vomiting and/or diarrhea, or other signs of illness, in the insured crop, shall be considered a deficiency under this policy if the insured crop is found to contain vomitoxin in excess of the amount allowed by the lower of the following:

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. Vomiting and/or diarrhea, or other signs of illness, in the insured crop, shall be considered a deficiency under this policy if the insured crop is found to contain vomitoxin in excess of the amount allowed by the lower of the following:
b. DF of 0.1% of the insured crop's value shall be applied for each 1.0 ppm of vomitoxin found in the insured crop.
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 insured crop's harvest, and the appropriate samples must be obtained prior to the insured crop's harvest, and the appropriate samples must be obtained prior to the insured crop's harvest.

- 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 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.
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:

Table with 2 columns: Vomitoxin Range and DF. Row 1: 0.1 ppm - See Quality Adjustment Tab for Discount Factors. Row 2: 10.1 ppm & above - See C3 below.



## Special Provisions 2026 and Succeeding Crop Years

Year: 2026  
Date: 6/17/2025

Commodity: Oats (0016)  
Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)

Use of EOP as a QFD  
County: Escambia (053)

2. If a substance or condition with a level less than the maximum allowable, adjust the production in the following manner.
  - a. If a substance or condition with a level less than the maximum allowable is 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. If a substance or condition with a level less than the maximum allowable is 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, added to the applicable DFs included in sections A or B2 above.
    - iii. If a substance or condition with a level less than the maximum allowable is 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, added to the applicable DFs included in sections A or B2 above.
    - iv. For unsold production containing all other mycotoxins or substances or conditions prior to 60 days after the calendar date for the EOIP (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.
    - 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, added to the applicable DFs included in sections A, or B2 above.
  - b. If on the date of final adjustment for the unit, the unsold production is in on-farm storage, is in commercial storage but was not transported 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:
    - i. If a substance or condition with a level less than the maximum allowable is 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, added to the applicable DFs included in sections A or B2 above.
    - ii. If a substance or condition with a level less than the maximum allowable is 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, added to the applicable DFs included in sections A or B2 above.
    - iii. If a substance or condition with a level less than the maximum allowable is 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, added to the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 - 300.1 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below



## Special Provisions 2026 and Succeeding Crop Years

Year: 2026  
Date: 6/17/2025

Commodity: Oats (0016)  
Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)

Use of Funds as of  
County: Escambia (053)

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 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 evidence that the production was sold, fed, utilized in any other manner, or destroyed.
    - i. The claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed to a disinterested third party; or
    - ii. The claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed to a disinterested third party who is not a relative of the claimant.
  - b. If the claimant is a producer, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed.
    - i. The claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed to a disinterested third party who is not a relative of the claimant.
    - ii. The claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed to a disinterested third party who is not a relative of the claimant.
  - c. If the claimant is a producer, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed.
    - i. The claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed to a disinterested third party who is not a relative of the claimant.
    - ii. The claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed to a disinterested third party who is not a relative of the claimant.
  - 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.

### ZERO MARKET VALUE PRODUCTION

If the claimant is a producer, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed.

1. For production in Section A, the pre-established DFs.
2. If the claimant is a producer, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed.
  - a. For production in Section A, the pre-established DFs.
  - b. If the claimant is a producer, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed.
  - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use: 0001a
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Escambia (053)

3. GA [ ^ Á ^ d [ ^ Á [ [ á & q } Á ~ aā ā \* Á } á ^ Á ^ & q } Á H Á Á a } ^ Á } aā } aā ^ Á Á • Á ~ & q [ [ á & q } Á á Á [ á Á Á a b • c á Á [ Á } Á ~ aā Á ^ a } & a • Á c á Á Á • ^ & q } Á B Á [ ^ Á [ Á [ á Á • d [ ^ Á Á ~ • ^ Á Á • d [ ^ Á ~ & q [ [ á & q } Á a Á Á Á á Á [ á Á [ á Á { } | ^ c á Á } c Á ~ & q [ [ á & q } Á Á [ | a Á a Á c ā ^ á Á Á } Á c @ Á { a } ^ Á Á Á • d [ ^ á Á } | • • Á ^ & q } Á H Á Á } | a • Á c Á c { a Á Á Á a Á c } • á } Á Á Á Á á Á Á Á [ , ^ á Á Á [ Á Á Á a { a Á [ ^ Á Á Á Á Á á { } á É

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