

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All Practices
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Dawes (045)

### 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> 10/5/2025	<b>End of Late Planting Period Date</b> 10/20/2025	<b>Acreage Reporting Date</b> 11/15/2025
<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 01	Winter 011 *7	Summerfallow 005 *5 *8
T/P 03	Winter 011 *7	Continuous Cropping 004 *4 *8
T/P 05	Winter 011 *7	Irrigated 002
T/P 07	Winter 011 *7	Summerfallow(OC) 717 *5 *8
T/P 09	Winter 011 *7	Continuous Cropping(OC) 715 *4 *8
T/P 11	Winter 011 *7	Organic(Certified) Irr. 702
T/P 13	Winter 011 *7	Summerfallow(OT) 718 *5 *8
T/P 15	Winter 011 *7	Continuous Cropping(OT) 716 *4 *8
T/P 17	Winter 011 *7	Organic(Transitional) Irr. 712

<b>Sales Closing Date</b> 3/15/2026	<b>Cancellation Date</b> 9/30/2025	<b>Earliest Planting Date</b> 3/16/2026	<b>Final Planting Date</b> 5/5/2026	<b>End of Late Planting Period Date</b> 5/20/2026	<b>Acreage Reporting Date</b> 7/15/2026
<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	Spring 012	Summerfallow 005 *5 *8

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Table with 3 columns: TP, Type, Practice. Rows include T/P 04 through T/P 18 with corresponding Spring 012 types and various practices like Continuous Cropping, Irrigated, Summerfallow, Organic, etc.

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.
In accordance with the definition of "production reporting date" in the Basic Provisions, if you submit an application for insurance after the winter sales closing date or land is added after the production reporting date on which the spring type will be planted, the production reporting date will be the earlier of the acreage reporting date or 45 days after the spring sales closing date.

Practice

- \*4 Continuous Cropping . Any non-irrigated production practice that does not qualify as a summerfallow practice.
\*5 ... 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 new breaking acreage), must be terminated a full crop year before planting a crop, and
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.

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(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 or otherwise harvested; and
  - ii. Terminated according to the NRCS Cover Crop Termination Guidelines and any later plant growth was controlled by mechanical or chemical means.

#### 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.

#### Premium

- \*7 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 15.
- \*8 Any acreage in this county with a high risk area designation on the actuarial map will have a rate adjusted in accordance with the high risk area and map area rates table.

#### 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>.

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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:

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 the factors that are used to determine the quality of the crop. The quality adjustment factors are the factors that are used to determine the quality of the crop.

For the purpose of this section, the term "net production" means the production of the crop after the quality adjustment factors have been applied. The net production is the production of the crop after the quality adjustment factors have been applied.

For the purpose of this section, the term "qualifying for quality adjustment" means the production of the crop that is used to determine the quality of the crop. The qualifying for quality adjustment is the production of the crop that is used to determine the quality of the crop.

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 the extension of time to harvest as specified below.

For the purpose of this section, the term "production qualifying under section B or C" means the production of the crop that is sold to other than a disinterested third party. The production qualifying under section B or C is the production of the crop that is sold to other than a disinterested third party.

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

For the purpose of this section, the term "production qualifying for quality adjustment" means the production of the crop that is used to determine the quality of the crop. The production qualifying for quality adjustment is the production of the crop that is used to determine the quality of the crop.

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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).

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

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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 eligible for payment under the program.

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

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- ## SECTION A - DISCOUNT FACTOR CHARTS

GRADE DISCOUNT:

Only one DF for grade can be applied.

TEST WEIGHT DISCOUNT:

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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
51 and above	None
50.99-44	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:

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:



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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, 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, 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, the production is not eligible for any further sprout damage discount in the Defects 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:

Falling Number Range	DF
299-200	See Quality Adjustment Tab for Discount Factors
Below 200	See Section B

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Falling Numbers Range	DF
299-200	See Quality Adjustment Tab for Discount Factors
Below 200	See Section B

SPECIAL GRADE DISCOUNTS:

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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 falling number.
2. (unless you elect to delay settlement as specified in the General Statements above).
- 3.

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Special Provisions  
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Year: 2026

Commodity: Wheat (0011)

Use of Funds (FD)

Date: 6/17/2025

Plan: Yield Protection (01)

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Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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

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

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.

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

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Plan: Yield Protection (01)  
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Upland Cotton  
County: Dawes (045)

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

2. If the level of a substance or condition is less than the maximum allowable, adjust the production in the following manner.
  - a. If the level of a substance or condition is less than the maximum allowable, the DF will be:
    - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price.
    - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DF for the substance or condition.
    - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DF for the substance or condition, plus the applicable DF for the substance or condition.
    - 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, plus the applicable DF for the substance or condition.
  - b. If the level of a substance or condition is less than the maximum allowable, the DF will be:
    - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above.
    - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above.
    - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B3 above.

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County: Dawes (045)

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

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 level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.
    - i. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.
    - ii. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.
  - b. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.
    - i. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.
    - ii. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.
  - c. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.
  - 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 period, such production will not be adjusted for any quality deficiencies listed in Section C.

### SECTION D - ZERO MARKET VALUE PRODUCTION

If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.

1. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.

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*	%Local Market Price-As 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.
*****	%Unsold-A Grain that does not meet the definition of %sold.