

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All [ ] as a [ ]
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lewis And Clark (049)

### 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> 11/15/2025	<b>End of Late Planting Period Date</b> 12/10/2025	<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> 11/15/2025	<b>Insured's Production Reporting Date</b> 11/15/2026

TP	Type	Practice
T/P 01	Winter 011 *6	Summerfallow 005 *5
T/P 03	Winter 011 *6	Continuous Cropping 004 *4
T/P 05	Winter 011 *6	Irrigated 002
T/P 07	Winter 011 *6	Summerfallow(OC) 717 *5
T/P 09	Winter 011 *6	Continuous Cropping(OC) 715 *4
T/P 11	Winter 011 *6	Organic(Certified) Irr. 702
T/P 13	Winter 011 *6	Summerfallow(OT) 718 *5
T/P 15	Winter 011 *6	Continuous Cropping(OT) 716 *4
T/P 17	Winter 011 *6	Organic(Transitional) Irr. 712

<b>Sales Closing Date</b> 3/15/2026	<b>Cancellation Date</b> 9/30/2025	<b>Earliest Planting Date</b> 4/6/2026	<b>Final Planting Date</b> 5/31/2026	<b>End of Late Planting Period Date</b> 6/25/2026	<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> 11/15/2025	<b>Insured's Production Reporting Date</b> 11/15/2026

TP	Type	Practice
T/P 02	Spring 012	Summerfallow 005 *5

Special Provisions
2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025
Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
Use: 000 [ ] 00 00ED
County: Lewis And Clark (049)

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 Summerfallow :

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

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Year: 2026	Commodity: Wheat (0011)	Use: <del>WHT</del> [ } as a CHD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lewis And Clark (049)

3. Any additional plant re-growth must be terminated on or before June 15, 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 15, 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

- \*6 Acreage insured under the winter coverage endorsement will have a final planting date of October 31. The winter coverage endorsement is not applicable to winter wheat acreage initially planted after October 31. Acreage insured under the winter coverage endorsement will have an acreage reporting date of November 15.

### 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.

Any acreage planted to a hay/forage variety (including but not limited to Willow Creek) is not insurable, unless grown for harvest or sale as seed. A written agreement will be required to insure any hay/forage variety grown for harvest or sale as seed.

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GENERAL STATEMENTS:

- a.  $\{ \hat{A}^{\dagger}, \hat{B} \} = [\hat{A}^{\dagger}, \hat{B}] + i[\hat{A}^{\dagger}, \hat{C}]$
- 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.  $\{ \hat{A}^{\dagger}, \hat{B} \} = [\hat{A}^{\dagger}, \hat{B}] + i[\hat{A}^{\dagger}, \hat{C}]$

## Special Provisions 2026 and Succeeding Crop Years

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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's 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 have sold\*\*\*\* production that was produced by a manufacturer who has been found to be responsible for the defect, we will settle your claim using the applicable DF's 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.

c. If you have sold\*\*\*\* production that was produced by a manufacturer who has been found to be responsible for the defect, we will settle your claim using the applicable DF's 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.

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 you have sold\*\*\*\* production that was produced by a manufacturer who has been found to be responsible for the defect, we will settle your claim using the applicable DF's 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.

f. If you have sold\*\*\*\* production that was produced by a manufacturer who has been found to be responsible for the defect, we will settle your claim using the applicable DF's 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.

g. If you have sold\*\*\*\* production that was produced by a manufacturer who has been found to be responsible for the defect, we will settle your claim using the applicable DF's 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.



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Year: 2026	Commodity: Wheat (0011)	Use: <del>WHT</del> [ ] <del>as a</del> <del>CHD</del>
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lewis And Clark (049)

- ii. ~~Grain~~, ~~to~~ ~~the~~ ~~distant~~ ~~market~~, ~~provided~~ ~~the~~ ~~resulting~~ ~~RIV~~ ~~does~~ ~~not~~ ~~exceed~~ ~~the~~ ~~RIV~~ ~~in~~ ~~your~~ ~~local~~ ~~marketing~~ ~~area~~.
- iii. ~~Grain~~ ~~to~~ ~~the~~ ~~distant~~ ~~market~~ ~~provided~~ ~~the~~ ~~resulting~~ ~~RIV~~ ~~does~~ ~~not~~ ~~exceed~~ ~~the~~ ~~RIV~~ ~~in~~ ~~your~~ ~~local~~ ~~marketing~~ ~~area~~.
- iv. ~~V@~~ ~~the~~ ~~grain~~ ~~to~~ ~~the~~ ~~distant~~ ~~market~~ ~~provided~~ ~~the~~ ~~resulting~~ ~~RIV~~ ~~does~~ ~~not~~ ~~exceed~~ ~~the~~ ~~RIV~~ ~~in~~ ~~your~~ ~~local~~ ~~marketing~~ ~~area~~.

### SECTION A - DISCOUNT FACTOR CHARTS

U) ~~to~~ ~~the~~ ~~distant~~ ~~market~~ ~~provided~~ ~~the~~ ~~resulting~~ ~~RIV~~ ~~does~~ ~~not~~ ~~exceed~~ ~~the~~ ~~RIV~~ ~~in~~ ~~your~~ ~~local~~ ~~marketing~~ ~~area~~.

~~Grain~~ ~~to~~ ~~the~~ ~~distant~~ ~~market~~ ~~provided~~ ~~the~~ ~~resulting~~ ~~RIV~~ ~~does~~ ~~not~~ ~~exceed~~ ~~the~~ ~~RIV~~ ~~in~~ ~~your~~ ~~local~~ ~~marketing~~ ~~area~~.

### GRADE DISCOUNT:

V@ ~~to~~ ~~the~~ ~~distant~~ ~~market~~ ~~provided~~ ~~the~~ ~~resulting~~ ~~RIV~~ ~~does~~ ~~not~~ ~~exceed~~ ~~the~~ ~~RIV~~ ~~in~~ ~~your~~ ~~local~~ ~~marketing~~ ~~area~~.

- " 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%
- " 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:

~~Grain~~ ~~to~~ ~~the~~ ~~distant~~ ~~market~~ ~~provided~~ ~~the~~ ~~resulting~~ ~~RIV~~ ~~does~~ ~~not~~ ~~exceed~~ ~~the~~ ~~RIV~~ ~~in~~ ~~your~~ ~~local~~ ~~marketing~~ ~~area~~.

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

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 U.S. Sample Grade . ÄÄHJÁbs. and below):

Test Weight Pounds	DF
50.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

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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:

Defects %	DF
10 and below	None
10.01-35	See Quality Adjustment Tab for Discount Factors
Above 35	See section B

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Year: 2026	Commodity: Wheat (0011)	U.S. Grade: No. 1
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lewis And Clark (049)

### SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

When the producer uses the Falling Number Discount Factors Table or the Sprout Damage Discount Table below, the production is not eligible for any additional discount factor in the Falling Number Discount Tables 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:

When the producer uses the Falling Number Discount Table, 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 - Durum:

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

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County: Lewis And Clark (049)

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 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Urea Nitrate (049)
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lewis And Clark (049)

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:

- a. Volatile matter in excess of 1.5 percent of the dry weight of the sample.
- b. Moisture in excess of 14.0 percent of the dry weight of the sample.
- c. Total ash in excess of 1.5 percent of the dry weight of the sample.

1. 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.

1. The DF will be the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.
- a. 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 added to the applicable DFs included in sections A or B2 above.
  - 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 added to the applicable DFs included in sections A or B2 above.
  - c. 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 added to the applicable DFs included in sections A or B3 above.

DFs for Vomitoxin:

Vomitoxin Range	DF
0.1 to 10.0 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

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Year: 2026

Commodity: Wheat (0011)

U.S. Wheat [ ] crop year

Date: 6/17/2025

Plan: Yield Protection (01)

County: Lewis And Clark (049)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

2. If the level of a substance or condition with a level less than the maximum allowable, adjust the production in the following manner.
  - a. If the producer elects to place the production 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 above.
    - iii. 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.
    - iv. 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.
    - 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 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. To the applicable DFs included in sections A or B2 above.
    - iii. Applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 - 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

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Year: 2026	Commodity: Wheat (0011)	Underlying Contract: 0011
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lewis And Clark (049)

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 damage is less than the level of damage allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- i. If the level of damage is less than the level of damage allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- ii. If the level of damage is less than the level of damage allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- b. If the level of damage is less than the level of damage allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- i. If the level of damage is less than the level of damage allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- ii. If the level of damage is less than the level of damage allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- c. If the level of damage is less than the level of damage allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- 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 damage is less than the level of damage allowed, the claim will be adjusted for any quality deficiencies listed in Section C.

1. If the level of damage is less than the level of damage allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
2. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
  - a. If the level of damage is less than the level of damage allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
  - b. If the level of damage is less than the level of damage allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
  - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. If the level of damage is less than the level of damage allowed, the claim will be adjusted for any quality deficiencies listed in Section C.

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Year: 2026	Commodity: Wheat (0011)	Use: 001 [ ] 00 00 ED
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lewis And Clark (049)

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manner, or destroyed unless Section C3d applies. An automatic 30 day extension of time will be allowed for you to submit your claim for indemnity.

*	%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.