

## Special Provisions 2026 and Succeeding Crop Years

|                 |  |                      |
|-----------------|--|----------------------|
| Year: 2026      | Commodity: Wheat (0011)  | Use: Winter & Spring |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Lapeer (087) |

### Program Dates for Insurable Types and Practices

|   |  |                                      |  |   |  |
|---|--|--------------------------------------|--|---|--|
| <b>Sales Closing Date</b><br>9/30/2025  | <b>Cancellation Date</b><br>9/30/2025      | <b>Earliest Planting Date</b>        | <b>Final Planting Date</b><br>10/25/2025 | <b>End of Late Planting Period Date</b><br>10/30/2025 | <b>Acreage Reporting Date</b><br>12/15/2025              |
| <b>Premium Billing Date</b><br>7/1/2026 | <b>End of Insurance Date</b><br>10/31/2026 | <b>Termination Date</b><br>9/30/2026 | <b>Contract Change Date</b><br>6/30/2026 | <b>Production Reporting Date</b><br>11/14/2025        | <b>Insured's Production Reporting Date</b><br>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

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.

#### 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>.

## Special Provisions 2026 and Succeeding Crop Years

|                 |  |                      |
|-----------------|--|----------------------|
| Year: 2026      | Commodity: Wheat (0011)  | Use: 0011 & 0012     |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Lapeer (087) |

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 all production, the following factors shall be considered in determining production to count:

For all production, the following factors shall be considered in determining production to count:

For all production, the following factors shall be considered in determining production to count:

For all production, the following factors shall be considered in determining production to count:

For all production, the following factors shall be considered in determining production to count:

For all production, the following factors shall be considered in determining production to count:

For all production, the following factors shall be considered in determining production to count:

For all production, the following factors shall be considered in determining production to count:

- For all production, the following factors shall be considered in determining production to count:
- 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.
- For all production, the following factors shall be considered in determining production to count:

## Special Provisions 2026 and Succeeding Crop Years

|                 |  |                      |
|-----------------|--|----------------------|
| Year: 2026      | Commodity: Wheat (0011)  | Use: WHT & C @ AG D  |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Lapeer (087) |

Á

## 1. OPTION TO DELAY CLAIM SETTLEMENT

- 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. QÁ[ ~ Á^||Á@Á| | á~ &ç } Á Áæá q c' ^•c'áÁ@áÁ æc Á~ |q \* Á@ Á^|æ É[ ~ |Áæ Á q|Á Á^Á^c' áÁ •q \* Á@ Á^ á~ &ç } Á Áæ~ ^ ÁÜ Ö Áæ Á~ d q á Á^ || , É} |•• Á @Á | | á~ &ç } Á~ æáá • Á } á! Á^&ç } ÁÖ Á ç& ] Ö Á | | | á~ &ç } Á } çá q \* Á { { á ç á Á } | Á q á Áæ Á^ } Á Á } Éæ { Á d |æ íÉ
- c. Ö Áæ ^ Áq ^ Á~ |q \* Á@ Á^|æ Á Á^c' \ ^ } É[ ~ Á æ Á~ ^•c' Á Á^c' Á^ [ ~ |Áæ Á | Áq ^ Á } • [ |á Á | | á~ &ç } Á • q \* Á@ Áq } | Áæ ^ ÁÖ É
- 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 DF's.
- e. QÁ@ Á | | á~ &ç } Á Áæ Á | |á É Á q| Á [ |á É &ç } æ Á | Áæ b • Á [ ~ |Áæ Á | Á q á { } æ É
- f. QÁ@ Áq ^ Á | Áæ c' ^•c' Á Á^ } Á c' } á á Áæ Á çæ á Á^ || , É@ Á | q } Á q| Á [ Áq } | Á^ [ ] } á Á € Áæ • Áæ : Á@ Áq } áá Áæ Á | Á@ ÁÜ Ö É
- g. V@ Á | q } Á q| Á [ Áq } | Á Áq ^ Á | | á~ &ç } Á~ æáá • Á } á! Á^&ç } ÁÖ É

Á

## 2. SECTION 14(e) OF THE BASIC PROVISIONS

[illegible]

### 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).

[illegible]

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: 0000 00 00 00 D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Lapeer (087)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

allowed 30 days after harvest to market your grain and receive an RIV unless the production qualifies solely under Section A, in which case, only the DF(s) in Section A, claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not

I

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 later than 30 days after the 180th day.

### 5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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

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

ÜQ

- Moisture content;
- Damage due to uninsured causes;
- Drying;
- Handling;
- Processing; or

## Special Provisions 2026 and Succeeding Crop Years

Uae^kmt æ@æ æg d

County: Lapeer (087)

- ## SECTION A - DISCOUNT FACTOR CHARTS

Q: /Á~æç Áæb·d \) /á~\| [··· Æ^~& @ Qç~ áa\* Á /á~] Á æ~æç [···] ·á /Á~\| /Áæ æ^Á Qç~ áa\* Á @ æ~æç æ^Áæ áÁ @ } \) Áæ áÁ / \) Á~\| ·· Æ Á [ Áç~] d  
 a /Áæ áÁ æ~\) Áæç /Á^æç [···] ^á /Á /Á~\| /Áæ æ^Áæ áÁ @ } \) Áæ áÁ / \) Á~\| ·· Æ Áæ áÁ æ~\) Áæç /Á /Á^~& Æ

V@Ä @æßæ•••PæäÜ•äÄ ä ç ÄPÜY DÄJ -Ä @Ä @æÜY Y DÄPæäÄ @Ä @æPY Y DÄPæäÜ•äÄJ|ä \* ÄPÜÜDÄ~!~{ ÄÖWT DÄJ -Ü•äÄ ä ç ÄÜY D ä|ä  
ä^ä ä & ~} ç äÄ|Ä|æä^ä Ä| ^ ä ä ä ä Ä@Ä~ ää Ääb•ä ^} Ä/æä & } çä ä ä Ä Ä@ÄÖÄ

- Only one DF for grade can be applied.

For all other 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):

## Special Provisions 2026 and Succeeding Crop Years

|                 |  |                      |
|-----------------|--|----------------------|
| Year: 2026      | Commodity: Wheat (0011)  | Use: HRW & SRW       |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Lapeer (087) |

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

SRW, HRW, and HWW classes of wheat will be discounted for excessive Defects as follows:

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

SRW, HRW, and HWW classes of wheat will be discounted for excessive Defects as follows:

SRW, HRW, and HWW classes of 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                                   |

SRW, HRW, and HWW 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                                   |

SRW, HRW, and HWW classes of wheat will be discounted for excessive Defects as follows:

## Special Provisions 2026 and Succeeding Crop Years

Ùæ^KMT æ@æ ÆÇ D

County: Lapeer (087)

U| | ~ ¨Öæ æ^ÄÖ• Ä^Ä[ , ^äÄ Ääää } Ä Ä@ÄÖ/ Ä Ä@Ä^~&ö Ä&~ } ¨Ö&q | •Äæ^ÄÄ @} Ä | ä &q } Ä äÄ | | ~ ¨Öæ æ^Ä Ä&~ } c^äÄ Ä@Ä^~&ö Ä 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 Adjusmntent<br>Tab for Discount Factors |
| Above 15.0            | See Section B                                       |

Equipment and procedure used to perform what is generally referred to as a "quick test" are described in the following table. If the results of the quick test are "fail," the production is not eligible for any further sprout damage discount in the Defects Discount Table or the Sprout Damage Discount Table above.

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                                   |

### Falling Numbers - Durum:

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

## Special Provisions 2026 and Succeeding Crop Years

Ùæ^KMT &@æ ÅÇ D

County: Lapeer (087)

SPECIAL GRADE DISCOUNTS:

Á

Á

[illegible]

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.

[illegible]

V @ A [ a ā a ä Ö ] \* Å æ ā ã d æ Ā ^ ~ ā ħ ^ . Å œ Á @ | å Å ā ā Ħ | | a | Ĥ Å s | | Å Å c | . ^ ā Å Ĥ | | ā Å æ . { ſ / Å } . ā ĥ ^ ā ā ā ~ | c | æ ā ā ā / æ Å ĥ Å b | ā ~ . Å Å



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)
County: Lapeer (087)

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. V@&...
b. ...
c. ...

...

- 1. ...
a. ...
b. ...
c. ...

DFs for Vomitoxin:

Table with 2 columns: Vomitoxin Range, DF. Rows: 10.1 ppm & above, See Quality Adjustment Tab for Discount Factors.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Wheat Acreage: 40 D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Lapeer (087)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 producer elects to place the production into commercial storage without going into on farm storage, the DF will be:
    - i. The value of the production less the value of the quality deficiencies, and that value divided by the local market price.
    - ii. The value of the production less the value of the quality deficiencies, added to the applicable DFs included in sections A or B2 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. The value of the production less the value of the quality deficiencies, 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 the production was sold, or was sold to other than a disinterested third party:
    - i. The value of the production less the value of the quality deficiencies, added to the applicable DFs included in sections A or B2 above.
    - ii. The value of the production less the value of the quality deficiencies, added to the applicable DFs included in sections A or B2 above.
    - iii. The value of the production less the value of the quality deficiencies, added to the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

| Aflatoxin Range   | DF  |
|-------------------|---|
| 0.1 to 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

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

County: Lapeer (087)

Date: 6/17/2025

Plan: Yield Protection (01)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

County: Lapeer (087)

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

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

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use With Section C3 D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Lapeer (087)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

•^&ç } /ÖËQ[ ~ Á[ Á[ ç^•d[ ^ Á Ç!Á^~•^Á Á^•d[ ^ Á ~ &ç! :[ ä ~ &ç } Ë&ç! Á á[ Á[ ç^Á { } | ^c^áÁ } çÁ ~ &ç! :[ ä ~ &ç } Á Á[ |äË^áË çá^áÁ Á Á ^ Á ç@!Á  
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.  |