

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All Data: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Kern (029)

Program Dates for Insurable Types and Practices

Sales Closing Date 10/31/2025	Cancellation Date 10/31/2025	Earliest Planting Date	Final Planting Date 1/21/2026	End of Late Planting Period Date 1/31/2026	Acreage Reporting Date 3/15/2026
Premium Billing Date 7/1/2026	End of Insurance Date 10/31/2026	Termination Date 11/30/2026	Contract Change Date 6/30/2026	Production Reporting Date 12/15/2025	Insured's Production Reporting Date 12/15/2026

TP	Type	Practice
T/P 1	Durum (Winter) 019 *4	Irrigated 002 *4
T/P 3	Winter 011 *4	Irrigated 002 *4
T/P 4	Durum (Winter) 019 *4	Organic(Certified) Irr. 702 *4
T/P 6	Winter 011 *4	Organic(Certified) Irr. 702 *4
T/P 7	Durum (Winter) 019 *4	Organic(Transitional) Irr. 712 *4
T/P 9	Winter 011 *4	Organic(Transitional) Irr. 712 *4

Sales Closing Date 10/31/2025	Cancellation Date 10/31/2025	Earliest Planting Date	Final Planting Date 12/31/2025	End of Late Planting Period Date 1/10/2026	Acreage Reporting Date 3/15/2026
Premium Billing Date 7/1/2026	End of Insurance Date 10/31/2026	Termination Date 11/30/2026	Contract Change Date 6/30/2026	Production Reporting Date 12/15/2025	Insured's Production Reporting Date 12/15/2026

TP	Type	Practice
T/P 2	Winter 011 *4	Non-Irrigated 003 *4 *9
T/P 5	Winter 011 *4	Organic(Certified) Non-Irr. 713 *4 *9
T/P 8	Winter 011 *4	Organic(Transitional) Non-Irr. 714 *4 *9

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Kern (029)

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.

Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2026 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.

Date

*4 In lieu of section 6 (a)(2) of the Basic Provisions, you must submit your acreage report on or before the acreage reporting date contained in these Special Provisions.

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>.

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.

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.

*9 Insured Crop: In addition to section 6 of the Small Grains Crop Provisions, the person must submit acceptable records of acreage and harvested grain production for the non-irrigated practice by the production reporting date. On a county basis, these records must show that the person planted and harvested eighty percent of their acreage for grain in at least one year of the last five consecutive crop years. Using another producer's records does not meet this requirement. The person must provide supporting evidence/verifiable records of the grain production in accordance with the Crop Insurance Handbook procedures.

Quality

GENERAL STATEMENTS:

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Year: 2026

Commodity: Wheat (0011)

Unit: 1000 bushels

Date: 6/17/2025

Plan: Yield Protection (01)

County: Kern (029)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

For the purpose of this policy, the following definitions apply:

Adjustment factors are considered in determining production to count. The adjustment factors are:

For the purpose of this policy, the following definitions apply:

Qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under the following provisions:

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 this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period.

Any production qualifying under section B or C (except for section C3) that is sold**** to other than a disinterested third party**, or that is not sold 60 days after the end of the insurance period, shall be considered as sold for the purpose of this policy.

Production qualifying under Sections B or C (except for production qualifying under section C3) that is unsold 60 days after the calendar date for the EOIP, an automatic 30 day extension will be allowed only for the purpose of submitting your claim for indemnity, unless an extension of time to harvest has been granted or a delay in measurement of farm stored production has been elected under the general statements below.

For production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in accordance with the following provisions:

- For the purpose of this policy, the following definitions apply:
- 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 the purpose of this policy, the following definitions apply:

A

1. OPTION TO DELAY CLAIM SETTLEMENT

- 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

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after the calendar date for the EOIP.

- b. If 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 taken after the calendar date for the EOIP will 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 will be taken after the calendar date for the EOIP.
- c. If 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 taken after the calendar date for the EOIP will 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 will be taken 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 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 taken after the calendar date for the EOIP will 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 will be taken after the calendar date for the EOIP.
- f. If 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 taken after the calendar date for the EOIP will 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 will be taken after the calendar date for the EOIP.
- g. If 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 taken after the calendar date for the EOIP will 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 will be taken after the calendar date for the EOIP.

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2. SECTION 14(e) OF THE BASIC PROVISIONS

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).

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 taken after the calendar date for the EOIP will 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 will be taken after the calendar date for the EOIP.

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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

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County: Kern (029)

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County: Kern (029)

SECTION A - DISCOUNT FACTOR CHARTS

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- “ 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:

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):

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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Test Weight Pounds	DF
50.99-44	None
Below 44	See Quality Adjustment Tab for Discount Factors
	See Section B

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

SWW, HRS, and DUM 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

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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.

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Sprout Damage Percent	DF
10 and below	None
10.01 - 15.0	See Quality Adjusmntent 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. For the purpose of this table, 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

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SAMPLE GRADE DISCOUNTS:

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SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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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.

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.

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

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Revenue Protection (02)
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Use: 1000
County: Kern (029)

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

- a.
b.
c.

- 1.
a.
b.
c.

DFs for Vomitoxin:

Table with 2 columns: Vomitoxin Range, DF. Rows include ppm ranges and corresponding DF instructions.

- 2.
a.
i.

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Upland Cotton (0000) D
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- 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. 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.
 - 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, fed, 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. 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
0.0 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 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.
 - i. VOMITOXIN

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Use 1000 Data 1000 D
County: Kern (029)

disinterested third party; or

- ii. If the insured is not a disinterested third party, the insured shall be responsible for the cost of storage and handling of the production until it is sold or destroyed. If the insured is not a disinterested third party, the insured shall be responsible for the cost of storage and handling of the production until it is sold or destroyed.
- b. If the insured is not a disinterested third party, the insured shall be responsible for the cost of storage and handling of the production until it is sold or destroyed. If the insured is not a disinterested third party, the insured shall be responsible for the cost of storage and handling of the production until it is sold or destroyed.
- i. If the insured is not a disinterested third party, the insured shall be responsible for the cost of storage and handling of the production until it is sold or destroyed. If the insured is not a disinterested third party, the insured shall be responsible for the cost of storage and handling of the production until it is sold or destroyed.
- ii. If the insured is not a disinterested third party, the insured shall be responsible for the cost of storage and handling of the production until it is sold or destroyed. If the insured is not a disinterested third party, the insured shall be responsible for the cost of storage and handling of the production until it is sold or destroyed.
- c. If the insured is not a disinterested third party, the insured shall be responsible for the cost of storage and handling of the production until it is sold or destroyed. If the insured is not a disinterested third party, the insured shall be responsible for the cost of storage and handling of the production until it is sold 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 insured is not a disinterested third party, the insured shall be responsible for the cost of storage and handling of the production until it is sold or destroyed.

1. If the insured is not a disinterested third party, the insured shall be responsible for the cost of storage and handling of the production until it is sold or destroyed.
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 insured is not a disinterested third party, the insured shall be responsible for the cost of storage and handling of the production until it is sold or destroyed.
 - b. If the insured is not a disinterested third party, the insured shall be responsible for the cost of storage and handling of the production until it is sold or destroyed.
 - 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 insured is not a disinterested third party, the insured shall be responsible for the cost of storage and handling of the production until it is sold or destroyed. If the insured is not a disinterested third party, the insured shall be responsible for the cost of storage and handling of the production until it is sold 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.