

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or None
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Okaloosa (091)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 11/30/2025	End of Late Planting Period Date 12/5/2025	Acreage Reporting Date 1/15/2026
Premium Billing Date 7/1/2026	End of Insurance Date 7/31/2026	Termination Date 9/30/2026	Contract Change Date 6/30/2026	Production Reporting Date 11/14/2025	Insured's Production Reporting Date 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

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on Farm Serial Number (FSN) 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.

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County: Okaloosa (091)

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.

GENERAL STATEMENTS:

☐ If 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.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 0001, 0002, 0003
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Okaloosa (091)

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:

- a. If the producer elects to delay claim settlement, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- 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. If the producer elects to delay claim settlement, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

1.

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. If the producer elects to delay claim settlement, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- c. If the producer elects to delay claim settlement, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- 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 the producer elects to delay claim settlement, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- f. If the producer elects to delay claim settlement, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- g. If the producer elects to delay claim settlement, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

2.

2. SECTION 14(e) OF THE BASIC PROVISIONS

Under the provisions of section 14(e) of the Basic Provisions, the statement does not supersede the provisions contained in section 14 (e) in the Basic Provisions.

3. EXTENSION OF TIME TO HARVEST

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QWe 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 { ~ oA^Ae^ } A [oAc^Aoq A eAe • AcC^AOUOEA [^ AcC^• AO &[]] A q | A A eAe • AcC^AO &[]] aAaAe A | A @ OUEA [^ | Baa A q|A^A^d^A A ae& | aaq & A ac^A^c^ } • OEQA | OAe Aq | BaA^A } | •• A [^ A^&aA A^Ae A^d^ \ } o A [^ | Baa Ea A @ QAc EA^A | A F Aa | c^EQA [^ A^A^A } aA^A AcC^• A your crop until AFTER 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be 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 , q|A^A^•A EQA@A | [a~ &q } A A [o A | aA ac^A^c^ A eAe A^A q aA @ Baa A q|A^A^d^A A • a^ AO &[]] BaA^A | E • ca | @ a OUEA [^ A^• &[]] | A^Ae A A^ a{ aA 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 acC^• EQA [^ A | [a~ &q } A^ aAa^A } a^A^A^c^ } OH A [^ | Baa A q|A^A^d^A A A^ A^aA A^A^c^ } OH E

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.

0c&[] o&e &e|| , ^&A A &ae| :& @A /&ae|| , E&ae& } • &e| :&e |& A^&e| :& A| :&a| |& a' &c& } & A^&ae &e o' &e| :& e&e || , ^&A|)|& A @> |& @|^&e A| :& ^&| :& A| :&|& &e A| :&e| :& ae| :& ae| :& A| :&|& A| :&@&|& ^&• &e a&A^&• |& A&e &e ^&e &|& a&a& A^&c& } • OFEOFaEOGaEZOHa&e| :& a&OHa&e| , EO&ae& } • &e| :&e |& A| :&e| , ^&A| :&A| :& a' &c& } &@&e A } • [|&E sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

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

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Okaloosa (091)

- a. Moisture content;
- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f. Any other costs associated with normal harvesting, handling, and marketing of your production.
 - i. RIVs cannot be used in combination with chart DFs.
 - ii. ~~When the resulting RIV exceeds the RIV in your local marketing area, the resulting RIV does not exceed the RIV in your local marketing area.~~
 - iii. ~~When the resulting RIV exceeds the RIV in your local marketing area, the resulting RIV does not exceed the RIV in your local marketing area.~~
 - iv. ~~When the resulting RIV exceeds the RIV in your local marketing area, the resulting RIV does not exceed the RIV in your local marketing area.~~

SECTION A - DISCOUNT FACTOR CHARTS

~~When the resulting RIV exceeds the RIV in your local marketing area, the resulting RIV does not exceed the RIV in your local marketing area.~~

~~When the resulting RIV exceeds the RIV in your local marketing area, the resulting RIV does not exceed the RIV in your local marketing area.~~

GRADE DISCOUNT:

~~When the resulting RIV exceeds the RIV in your local marketing area, 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

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use HWW for FGD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Okaloosa (091)

Only one DF for grade can be applied.

TEST WEIGHT DISCOUNT:

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 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):

For all Hard Red Spring 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):

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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Date: 6/17/2025
Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
Use: 100%
County: Okaloosa (091)

Table with 2 columns: Defects %, DF. Rows include 10 and below (None), 10.01-35 (See Quality Adjustment Tab for Discount Factors), and Above 35 (See section B).

For all classes of wheat, if the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, 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, if the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below.

Table with 2 columns: Sprout Damage Percent, DF. Rows include 10 and below (None), 10.01 - 15.0 (See Quality Adjusmtent Tab for Discount Factors), and Above 15.0 (See Section B).

FALLING NUMBER DISCOUNTS:

For all classes of wheat, if the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table above, the production is not eligible for any additional discount factor in the Falling Number 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:

Table with 2 columns: Falling Number Range, DF. Rows include 299-200 (See Quality Adjustment Tab for Discount Factors) and Below 200 (See Section B).

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SPECIAL GRADE DISCOUNTS:

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- ## SECTION C - SUBSTANCES OR CONDITIONS THAT ARE INJURIOUS TO HUMAN OR ANIMAL HEALTH

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County: Okaloosa (091)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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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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- b. Öß[ç@/Á_áàÁÁ@æçç[]*æãææ[]Á_Á@ÁM_æ^ÁÁÖæ•LÁí/Á
- c. ÖÁ_áàÁÁ@æçç[]^&Á_Á@Áæ[]|Áæá^ÁÖæ^ÁÁ_ÖæÖ@Á_~^áÁ&[]ÁÁÁ[.,]È

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1. $\frac{DF}{\text{Insurable Quality Deficiencies}} = \frac{\text{Value of Unsold Production or Production Sold to Other than a Disinterested Third Party Prior to 60 Days After the Calendar Date for the EOIP}}{\text{Applicable DFs Shown in the Chart Below (unless you elect to delay settlement as specified in the General Statements above) added to the applicable DFs included in sections A or B2 above}}$
- a. Insurable quality deficiencies, and that value divided by the local market price.
- 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 (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. $\frac{DF}{\text{Insurable Quality Deficiencies}} = \frac{\text{Value of Unsold Production or Production Sold to Other than a Disinterested Third Party Prior to 60 Days After the Calendar Date for the EOIP}}{\text{Applicable DFs Shown in the Chart Below (unless you elect to delay settlement as specified in the General Statements above) added to the applicable DFs included in sections A or B2 above}}$

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Year: 2026

Commodity: Wheat (0011)

Use 1000 lbs/acre

Date: 6/17/2025

Plan: Yield Protection (01)

County: Okaloosa (091)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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

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, and the grain is put into commercial storage without going into on farm storage, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, and the grain is 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, and the grain is sold to a buyer, the DF will be the applicable DFs included in sections A or B2 plus the applicable DFs included in sections A or B2 plus the applicable DFs included in sections A or B2.
 - iii. If the level of a substance or condition is less than the maximum allowable, and the grain is sold to a buyer, the DF will be the applicable DFs included in sections A or B2 plus the applicable DFs included in sections A or B2 plus the applicable DFs included in sections A or B2.
 - 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 DFs included in sections A or B2 above.
 - b. If the level of a substance or condition is less than the maximum allowable, and the grain was sold to a buyer, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, and the grain was sold to a buyer, the DF will be 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, and the grain was sold to a buyer, the DF will be 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, and the grain was sold to a buyer, the DF will be the applicable DFs included in sections A or B3 above.

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Year: 2026
Date: 6/17/2025

Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Use 1000 lbs/bu
County: Okaloosa (091)

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 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 a statement of the following information:
 - i. A statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production; or
 - ii. A statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production, and a statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production, and a statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production.
 - b. If the claimant is a processor, the claimant must provide a statement of the following information:
 - i. A statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production; or
 - ii. A statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production, and a statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production.
 - c. If the claimant is a transporter, the claimant must provide a statement of the following information:
 - i. A statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production; or
 - ii. A statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production, and a statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production.
 - 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 claimant is a producer, the claimant must provide a statement of the following information:

1. A statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production; or

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County: Okaloosa (091)

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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.