

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|------------------------|
| Year: 2026 | Commodity: Barley (0091) | Use All or None |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Garfield (047) |

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 12/25/2025 | Acreage Reporting Date 1/15/2026 |
| Premium Billing Date 7/1/2026 | End of Insurance Date 10/31/2026 | 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 091 | Non-Irrigated 003 |
| T/P 2 | Winter 091 | Irrigated 002 |
| T/P 3 | Winter 091 | Organic(Certified) Non-Irr. 713 |
| T/P 4 | Winter 091 | Organic(Certified) Irr. 702 |
| T/P 5 | Winter 091 | Organic(Transitional) Non-Irr. 714 |
| T/P 6 | Winter 091 | 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.

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.

Premium

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.

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| | | |
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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>.

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 policy, the following definitions apply:

Yield: The yield of a crop is the amount of the crop that is harvested and is determined by the following factors: (1) the yield of the crop as determined by the official yield test; (2) the yield of the crop as determined by the official yield test, adjusted for the yield adjustment factors; (3) the yield of the crop as determined by the official yield test, adjusted for the yield adjustment factors, and (4) the yield of the crop as determined by the official yield test, adjusted for the yield adjustment factors.

The production to count remaining after allowable reductions to gross production (in accordance with the applicable Crop Provisions), is multiplied by the QAF (not less than zero) to determine net production to count.

Yield Adjustment Factors: The yield adjustment factors are the factors that are used to adjust the yield of a crop to determine the net production to count. The yield adjustment factors are the factors that are used to adjust the yield of a crop to determine the net production to count.

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$$\mathbb{U} \subseteq \mathbb{A}^{\mathbb{N}} \setminus \{ \mathbb{A} \} \subseteq \mathbb{A}^{\mathbb{N}} \in \mathbb{D}$$

County: Garfield (047)

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$$\mathbb{U} \subseteq \mathbb{A}^n \setminus \{0\} \mid \mathbb{A} \in \mathbb{D}$$

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$$\mathbb{U} \subseteq \mathbb{R}^n \mid \mathbb{U} \cap \mathbb{R}^n \neq \emptyset$$

County: Garfield (047)

7. REDUCTION IN VALUE (RIV):

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| | | |
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| | |
|--------------------|---|
| Test Weight Pounds | DF |
| 36 and above | None |
| 35.99-30 | See Quality Adjustment Tab for Discount Factors |
| Below 30 | See section B |

DAMAGE DISCOUNT:

0.0% } 0.1% } 0.2% } 0.3% } 0.4% } 0.5% } 0.6% } 0.7% } 0.8% } 0.9% } 1.0% } 1.1% } 1.2% } 1.3% } 1.4% } 1.5% } 1.6% } 1.7% } 1.8% } 1.9% } 2.0% } 2.1% } 2.2% } 2.3% } 2.4% } 2.5% } 2.6% } 2.7% } 2.8% } 2.9% } 3.0% } 3.1% } 3.2% } 3.3% } 3.4% } 3.5% } 3.6% } 3.7% } 3.8% } 3.9% } 4.0% } 4.1% } 4.2% } 4.3% } 4.4% } 4.5% } 4.6% } 4.7% } 4.8% } 4.9% } 5.0% } 5.1% } 5.2% } 5.3% } 5.4% } 5.5% } 5.6% } 5.7% } 5.8% } 5.9% } 6.0% } 6.1% } 6.2% } 6.3% } 6.4% } 6.5% } 6.6% } 6.7% } 6.8% } 6.9% } 7.0% } 7.1% } 7.2% } 7.3% } 7.4% } 7.5% } 7.6% } 7.7% } 7.8% } 7.9% } 8.0% } 8.1% } 8.2% } 8.3% } 8.4% } 8.5% } 8.6% } 8.7% } 8.8% } 8.9% } 9.0% } 9.1% } 9.2% } 9.3% } 9.4% } 9.5% } 9.6% } 9.7% } 9.8% } 9.9% } 10.0% ; U.S. Sample Grade . 1.0% and above):

| | |
|--------------|---|
| Damage % | DF |
| 10 and below | None |
| 10.01-34 | See Quality Adjustment Tab for Discount Factors |
| Above 34 | See Section B |

THIN BARLEY:

0.0% } 0.1% } 0.2% } 0.3% } 0.4% } 0.5% } 0.6% } 0.7% } 0.8% } 0.9% } 1.0% } 1.1% } 1.2% } 1.3% } 1.4% } 1.5% } 1.6% } 1.7% } 1.8% } 1.9% } 2.0% } 2.1% } 2.2% } 2.3% } 2.4% } 2.5% } 2.6% } 2.7% } 2.8% } 2.9% } 3.0% } 3.1% } 3.2% } 3.3% } 3.4% } 3.5% } 3.6% } 3.7% } 3.8% } 3.9% } 4.0% } 4.1% } 4.2% } 4.3% } 4.4% } 4.5% } 4.6% } 4.7% } 4.8% } 4.9% } 5.0% } 5.1% } 5.2% } 5.3% } 5.4% } 5.5% } 5.6% } 5.7% } 5.8% } 5.9% } 6.0% } 6.1% } 6.2% } 6.3% } 6.4% } 6.5% } 6.6% } 6.7% } 6.8% } 6.9% } 7.0% } 7.1% } 7.2% } 7.3% } 7.4% } 7.5% } 7.6% } 7.7% } 7.8% } 7.9% } 8.0% } 8.1% } 8.2% } 8.3% } 8.4% } 8.5% } 8.6% } 8.7% } 8.8% } 8.9% } 9.0% } 9.1% } 9.2% } 9.3% } 9.4% } 9.5% } 9.6% } 9.7% } 9.8% } 9.9% } 10.0% ; U.S. Sample Grade . 1.0% and above):

| | |
|-----------------|---|
| Thin Barley % | DF |
| 75.00 and below | None |
| 75.01-100 | See Quality Adjustment Tab for Discount Factors |

SPECIAL GRADE DISCOUNTS:

0.0% } 0.1% } 0.2% } 0.3% } 0.4% } 0.5% } 0.6% } 0.7% } 0.8% } 0.9% } 1.0% } 1.1% } 1.2% } 1.3% } 1.4% } 1.5% } 1.6% } 1.7% } 1.8% } 1.9% } 2.0% } 2.1% } 2.2% } 2.3% } 2.4% } 2.5% } 2.6% } 2.7% } 2.8% } 2.9% } 3.0% } 3.1% } 3.2% } 3.3% } 3.4% } 3.5% } 3.6% } 3.7% } 3.8% } 3.9% } 4.0% } 4.1% } 4.2% } 4.3% } 4.4% } 4.5% } 4.6% } 4.7% } 4.8% } 4.9% } 5.0% } 5.1% } 5.2% } 5.3% } 5.4% } 5.5% } 5.6% } 5.7% } 5.8% } 5.9% } 6.0% } 6.1% } 6.2% } 6.3% } 6.4% } 6.5% } 6.6% } 6.7% } 6.8% } 6.9% } 7.0% } 7.1% } 7.2% } 7.3% } 7.4% } 7.5% } 7.6% } 7.7% } 7.8% } 7.9% } 8.0% } 8.1% } 8.2% } 8.3% } 8.4% } 8.5% } 8.6% } 8.7% } 8.8% } 8.9% } 9.0% } 9.1% } 9.2% } 9.3% } 9.4% } 9.5% } 9.6% } 9.7% } 9.8% } 9.9% } 10.0% ; U.S. Sample Grade . 1.0% and above):

| | |
|---|---------------|
| Black Barley, Ergoty, Blighted, or Smutty | See section B |
|---|---------------|

SAMPLE GRADE DISCOUNTS:

0.0% } 0.1% } 0.2% } 0.3% } 0.4% } 0.5% } 0.6% } 0.7% } 0.8% } 0.9% } 1.0% } 1.1% } 1.2% } 1.3% } 1.4% } 1.5% } 1.6% } 1.7% } 1.8% } 1.9% } 2.0% } 2.1% } 2.2% } 2.3% } 2.4% } 2.5% } 2.6% } 2.7% } 2.8% } 2.9% } 3.0% } 3.1% } 3.2% } 3.3% } 3.4% } 3.5% } 3.6% } 3.7% } 3.8% } 3.9% } 4.0% } 4.1% } 4.2% } 4.3% } 4.4% } 4.5% } 4.6% } 4.7% } 4.8% } 4.9% } 5.0% } 5.1% } 5.2% } 5.3% } 5.4% } 5.5% } 5.6% } 5.7% } 5.8% } 5.9% } 6.0% } 6.1% } 6.2% } 6.3% } 6.4% } 6.5% } 6.6% } 6.7% } 6.8% } 6.9% } 7.0% } 7.1% } 7.2% } 7.3% } 7.4% } 7.5% } 7.6% } 7.7% } 7.8% } 7.9% } 8.0% } 8.1% } 8.2% } 8.3% } 8.4% } 8.5% } 8.6% } 8.7% } 8.8% } 8.9% } 9.0% } 9.1% } 9.2% } 9.3% } 9.4% } 9.5% } 9.6% } 9.7% } 9.8% } 9.9% } 10.0% ; U.S. Sample Grade . 1.0% and above):

SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

0.0% } 0.1% } 0.2% } 0.3% } 0.4% } 0.5% } 0.6% } 0.7% } 0.8% } 0.9% } 1.0% } 1.1% } 1.2% } 1.3% } 1.4% } 1.5% } 1.6% } 1.7% } 1.8% } 1.9% } 2.0% } 2.1% } 2.2% } 2.3% } 2.4% } 2.5% } 2.6% } 2.7% } 2.8% } 2.9% } 3.0% } 3.1% } 3.2% } 3.3% } 3.4% } 3.5% } 3.6% } 3.7% } 3.8% } 3.9% } 4.0% } 4.1% } 4.2% } 4.3% } 4.4% } 4.5% } 4.6% } 4.7% } 4.8% } 4.9% } 5.0% } 5.1% } 5.2% } 5.3% } 5.4% } 5.5% } 5.6% } 5.7% } 5.8% } 5.9% } 6.0% } 6.1% } 6.2% } 6.3% } 6.4% } 6.5% } 6.6% } 6.7% } 6.8% } 6.9% } 7.0% } 7.1% } 7.2% } 7.3% } 7.4% } 7.5% } 7.6% } 7.7% } 7.8% } 7.9% } 8.0% } 8.1% } 8.2% } 8.3% } 8.4% } 8.5% } 8.6% } 8.7% } 8.8% } 8.9% } 9.0% } 9.1% } 9.2% } 9.3% } 9.4% } 9.5% } 9.6% } 9.7% } 9.8% } 9.9% } 10.0% ; U.S. Sample Grade . 1.0% and above):

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| | | |
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damage percentage above 34 percent, a sound barley percentage below 50 percent, black barley, or grading ergoty, blighted, or smutty, on the date of final inspection

1. If the insured elects to delay settlement as specified in the General Statements above, the DF will be .500 (unless you elect to delay settlement as specified in the General Statements above).
2. 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 .500 (unless you elect to delay settlement as specified in the General Statements above).
3. If the insured elects to delay settlement as specified in the General Statements above, the DF will be .500 (unless you elect to delay settlement as specified in the General Statements above).

Upland Soybean (0000)

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.

For production that contains substances or conditions determined to be injurious to human or animal health, when applicable, adjustments will be made for levels of substances or conditions in excess of the amount allowed by the lower of the following:

- a. Upland Soybean (0000)
- b. If the insured elects to delay settlement as specified in the General Statements above, the DF will be .500 (unless you elect to delay settlement as specified in the General Statements above).
- c. If the insured elects to delay settlement as specified in the General Statements above, the DF will be .500 (unless you elect to delay settlement as specified in the General Statements above).

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.

Special Provisions 2026 and Succeeding Crop Years

$$\mathbb{U} \subseteq \mathbb{A}^n \setminus \{0\} \mid \mathbb{A} \in \mathbb{D}$$

County: Garfield (047)

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.

a. 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.

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. Unsold 60 days after the calendar date for the EOIP, fed, utilized in any other manner, or is sold to other than a disinterested third party, the DF will be the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

| | |
|------------------|---|
| Vomitoxin Range | DF |
| 0.1 - 0.9 ppm | See Quality Adjustment Tab for Discount Factors |
| 10.1 ppm & above | See C3 below |

8

Special Provisions 2026 and Succeeding Crop Years

$$\mathbb{U} \subseteq \mathbb{A}^n \setminus \{0\} \mid \exists \lambda \in \mathbb{D}$$

County: Garfield (047)

Revenue Prot with Harvest Price Exclusion (03)

- 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,

[illegible]

iii. applicable DFs included in sections A or B3 above.

| | |
|-------------------|---|
| Aflatoxin Range | DF |
| 0.1 - 100 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

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[illegible][illegible]

Special Provisions 2026 and Succeeding Crop Years

$$\mathbb{U} \subseteq \mathbb{R}^n \mid \mathbb{U} \setminus \{ \mathbf{0} \} \in \mathbb{D}$$

County: Garfield (047)

ii. 500 for production that was in on-farm storage and was later sold, was in on-farm storage and was transported to commercial storage and later sold,

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 insurance period,

[illegible]

- [illegible]

| | |
|-------|--|
| * | %Local Market Price-As defined in the applicable Basic, Crop, or these Provisions. |
| ** | %Disinterested third party-Is 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. |