

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use All or None [ ]
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Wayne (191)

### Program Dates for Insurable Types and Practices

<b>Sales Closing Date</b> 8/31/2025	<b>Cancellation Date</b> 8/31/2025	<b>Earliest Planting Date</b> 8/31/2025	<b>Final Planting Date</b> 10/25/2025	<b>End of Late Planting Period Date</b> 10/30/2025	<b>Acreage Reporting Date</b> 1/15/2026
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 8/31/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 10/15/2025	<b>Insured's Production Reporting Date</b> 10/15/2026

TP	Type	Practice
T/P 01	Fall Oleic Canola 285	Non-Irrigated 003
T/P 02	Fall Oleic Canola 285	Irrigated 002
T/P 03	Fall High Erucic Rapeseed 287	Non-Irrigated 003
T/P 04	Fall High Erucic Rapeseed 287	Irrigated 002
T/P 05	Fall Oleic Canola 285	Organic(Certified) Non-Irr. 713
T/P 06	Fall Oleic Canola 285	Organic(Certified) Irr. 702
T/P 07	Fall High Erucic Rapeseed 287	Organic(Certified) Non-Irr. 713
T/P 08	Fall High Erucic Rapeseed 287	Organic(Certified) Irr. 702
T/P 09	Fall Oleic Canola 285	Organic(Transitional) Non-Irr. 714
T/P 10	Fall Oleic Canola 285	Organic(Transitional) Irr. 712
T/P 11	Fall High Erucic Rapeseed 287	Organic(Transitional) Non-Irr. 714
T/P 12	Fall High Erucic Rapeseed 287	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.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use All or Part of AIP
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Wayne (191)

### 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.

For insured crop acreage planted during the late planting period, the production guarantee for each acre will be reduced for each day planted after the final planting date by: 3% for the 1st through the 5th day.

### 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>.

Insurance will not attach to any acreage on which canola, camelina, crambe, field peas, garbanzo beans (chickpeas), lentils, mustard or rapeseed were planted any of the preceding two crop years.

Cultivars of Brassica carinata are eligible for insurance under the Canola and Rapeseed Crop Provisions and are not insurable under the Mustard Crop Provisions; however, Brassica carinata is only insurable by written agreement.

### Quality

GENERAL STATEMENTS:

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

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

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.

Production qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under the applicable Crop Provision.

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

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ΗΕΘΥΝΟΡΨΟΠΒΑΙΟΑΓ ΟΑΥΑΡΕΨΧΟΨΝ

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 this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of 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 { ~ 0 5 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 } a s s e s s e d a t t h e e a r l i e r o f 60 d a y s a f t e r h a r v e s t , o r 60 d a y s a f t e r t h e d a t e w e d e t e r m i n e t h e c r o p c o u l d h a v e b e e n h a r v e s t e d a n d y o u d i d n o t y o u r c r o p u n t i l A F T E R 60 d a y s a f t e r t h e c a l e n d a r d a t e f o r t h e E O I P , a n d y o u r p r o d u c t i o n q u a l i f i e s f o r q u a l i t y a d j u s t m e n t u n d e r s e c t i o n s B 1 , C 1 a o r C 2 a i , y o u w i l l b e a l l o w e d 30 d a y s a f t e r h a r v e s t t o m a r k e t y o u r g r a i n a n d r e c e i v e a n R I V u n l e s s t h e p r o d u c t i o n q u a l i f i e s s o l e l y u n d e r S e c t i o n A , i n w h i c h c a s e , o n l y t h e D F ( s ) i n S e c t i o n A , c l a i m f o r i n d e m n i t y n o t l a t e r t h a n t h e e a r l i e r o f 60 d a y s a f t e r h a r v e s t , o r 60 d a y s a f t e r t h e d a t e w e d e t e r m i n e t h e c r o p c o u l d h a v e b e e n h a r v e s t e d a n d y o u d i d n o t

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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. The 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.

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## 6. ZERO MARKET VALUE

If 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

7. REDUCTION IN VALUE (RIV):

## Special Provisions 2026 and Succeeding Crop Years

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County: Wayne (191)

## Special Provisions 2026 and Succeeding Crop Years

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County: Wayne (191)

Damage %	DF
20 and below	None
20.01-25	See Quality Adjustment Tab for Discount Factors
Above 25	See section B

SAMPLE GRADE DISCOUNTS:

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## DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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- 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).
- 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).
- 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).

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The sum of all DFs for production containing substances or conditions that are injurious to human or animal health is allowed, in addition to applicable DFs from sections A or B above, except as shown in C3 below.

Any potential loss due to substances or conditions identified by the Food and Drug Administration, other public health organizations of the United States, or a public 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

[illegible]

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Unit: CWT [ 0.00 ] [ 1.00 ] [ 2.00 ] [ 3.00 ] [ 4.00 ] [ 5.00 ] [ 6.00 ] [ 7.00 ] [ 8.00 ] [ 9.00 ] [ 10.00 ] [ 11.00 ] [ 12.00 ] [ 13.00 ] [ 14.00 ] [ 15.00 ] [ 16.00 ] [ 17.00 ] [ 18.00 ] [ 19.00 ] [ 20.00 ] [ 21.00 ] [ 22.00 ] [ 23.00 ] [ 24.00 ] [ 25.00 ] [ 26.00 ] [ 27.00 ] [ 28.00 ] [ 29.00 ] [ 30.00 ] [ 31.00 ] [ 32.00 ] [ 33.00 ] [ 34.00 ] [ 35.00 ] [ 36.00 ] [ 37.00 ] [ 38.00 ] [ 39.00 ] [ 40.00 ] [ 41.00 ] [ 42.00 ] [ 43.00 ] [ 44.00 ] [ 45.00 ] [ 46.00 ] [ 47.00 ] [ 48.00 ] [ 49.00 ] [ 50.00 ] [ 51.00 ] [ 52.00 ] [ 53.00 ] [ 54.00 ] [ 55.00 ] [ 56.00 ] [ 57.00 ] [ 58.00 ] [ 59.00 ] [ 60.00 ] [ 61.00 ] [ 62.00 ] [ 63.00 ] [ 64.00 ] [ 65.00 ] [ 66.00 ] [ 67.00 ] [ 68.00 ] [ 69.00 ] [ 70.00 ] [ 71.00 ] [ 72.00 ] [ 73.00 ] [ 74.00 ] [ 75.00 ] [ 76.00 ] [ 77.00 ] [ 78.00 ] [ 79.00 ] [ 80.00 ] [ 81.00 ] [ 82.00 ] [ 83.00 ] [ 84.00 ] [ 85.00 ] [ 86.00 ] [ 87.00 ] [ 88.00 ] [ 89.00 ] [ 90.00 ] [ 91.00 ] [ 92.00 ] [ 93.00 ] [ 94.00 ] [ 95.00 ] [ 96.00 ] [ 97.00 ] [ 98.00 ] [ 99.00 ] [ 100.00 ]
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Wayne (191)

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:

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DFs for Vomitoxin:

Vomitoxin Range	DF
0.1 - 0.4 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

2. If the production of the unit is subject to a maximum allowable level of production, and the production of the unit is less than the maximum allowable level, the production of the unit shall be adjusted to the maximum allowable level. If the production of the unit is greater than the maximum allowable level, the production of the unit shall be adjusted to the maximum allowable level. If the production of the unit is less than the maximum allowable level, the production of the unit shall be adjusted to the maximum allowable level. If the production of the unit is greater than the maximum allowable level, the production of the unit shall be adjusted to the maximum allowable level.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026  
Date: 6/17/2025

Commodity: Canola (0015)  
Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)

Use MAP to Check for APD  
County: Wayne (191)

all insurable quality deficiencies, and that value divided by the local market price.

- ii.  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
  - iii.  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
  - iv.  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A, or B2 above.}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A, or B2 above.}}$
  - 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,  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
- b.  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
- i.  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
  - ii.  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
  - iii.  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B3 above.}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B3 above.}}$

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

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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  $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$

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Year: 2026  
Date: 6/17/2025

Commodity: Canola (0015)  
Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)

Use HARVEST PRICE EXCLUSION  
County: Wayne (191)

On the date of final adjustment for the unit, the following will apply (if such production is Zero Market Value, see Section D):

- a.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$ 
  - i. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
  - ii.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
- b.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$  will be:
  - i. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
  - ii.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
- c.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$ 
  - i. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
  - ii.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
- 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 insurance period,  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$

### ZERO MARKET VALUE PRODUCTION

For production listed in sections A, B, or C that we determine has zero market value due to insured quality deficiencies:

1.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
2.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$  and will be adjusted as follows:
  - a. For production in Section A . The pre-established DFs.
  - b.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
  - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3.  $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use: <del>W</del> <del>P</del> <del>I</del> <del>C</del> <del>A</del> <del>S</del> <del>E</del> <del>D</del>
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Wayne (191)

*	%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.