

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|--------------------------|
| 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: Rockingham (157) |

Program Dates for Insurable Types and Practices

| | | | | | |
|---|---|--------------------------------------|--|---|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 10/15/2025 | End of Late Planting Period Date 10/30/2025 | 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 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.

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>.

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|-----------------|--|--------------------------|
| Year: 2026 | Commodity: Barley (0091) | Underlying Contract: [] |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Rockingham (157) |

1. OPTION TO DELAY CLAIM SETTLEMENT:

- a. Unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, your claim will be settled using the applicable DFs 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 you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- c. Unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, your claim will be settled using the applicable DFs 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.
- d. Unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, your claim will be settled using the applicable DFs 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.
- e. Unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, your claim will be settled using the applicable DFs 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.
- f. If the time to harvest has been extended as stated below, this option will not apply beyond 60 days after the calendar date for the EOIP.
- g. Unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, your claim will be settled using the applicable DFs 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.

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

Unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, your claim will be settled using the applicable DFs 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.

Unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, your claim will be settled using the applicable DFs 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.

Unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, your claim will be settled using the applicable DFs 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.

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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 eligible for the unit's production payment. The market value of the production shall be determined by the market value of the production at the time of the final inspection for the unit, except for production fed or used in any other manner.

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| Year: 2026 | Commodity: Barley (0091) | Use Name: Local Quality D |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Rockingham (157) |

production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.

iii. $\frac{Q_{local} \times RIV_{local} \times \frac{1}{1 + \frac{RIV_{local}}{RIV_{distant}}}}{RIV_{local}}$ exceed the RIV before conditioning.

iv. The RIV and local market price* are determined on the date such quality adjusted production is sold to a disinterested third party.

SECTION A - DISCOUNT FACTOR CHARTS

U.S. No. 5 for Test Weight . 36.0 lbs. to 36.9 lbs.; U.S. Sample Grade . 36.0 lbs. and below):

GRADE DISCOUNT:

Barley will be discounted for grade as specified within the Quality Adjustment Tab located in the AD.

TEST WEIGHT DISCOUNT:

Discounts for low test weight are as follows (U.S. No. 5 for Test Weight . 36.0 lbs. to 36.9 lbs.; U.S. Sample Grade . 36.0 lbs. and below):

| 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:

Discounts for low test weight are as follows (U.S. No. 5 for Test Weight . 36.0 lbs. to 36.9 lbs.; U.S. Sample Grade . 36.0 lbs. and below):

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

THIN BARLEY:

Discounts for low test weight are as follows (U.S. No. 5 for Test Weight . 36.0 lbs. to 36.9 lbs.; U.S. Sample Grade . 36.0 lbs. and below):

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

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

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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
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1.

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a • |ae| A^ aAe A^ Aa } &a • Aa aA@eAe ^ Aa a^ aA^ A@ A! &aA ae | A! Aa A
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. GA • [jaA eAae • Aee! A@ &eA } aaAae A! A@ AUUUEA^ aA aA^ Aa A^ A @ | A a } ^! A! A A | jaA A @ | Aa Aa aA eA • | A • eA A@A A ae A@ AOA qAeA^ A eE

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sections A or B above, except as shown in C3 below.

On the date of the inspection, 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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|-----------------|---|--------------------------|
| Year: 2026 | Commodity: Barley (0091) | Use Allowance: 0.00 |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Rockingham (157) |

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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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1. $\frac{Q_i(A_i | \tilde{a}^* & c_i)}{\sum_j Q_j(A_j | \tilde{a}^* & c_j)} \cdot \frac{A_i}{\{ \frac{Q_i(A_i | \tilde{a}^* & c_i)}{\sum_j Q_j(A_j | \tilde{a}^* & c_j)} \cdot A_i + \frac{Q_i(A_i | \tilde{a}^* & c_i)}{\sum_j Q_j(A_j | \tilde{a}^* & c_j)} \cdot A_i + \dots + \frac{Q_i(A_i | \tilde{a}^* & c_i)}{\sum_j Q_j(A_j | \tilde{a}^* & c_j)} \cdot A_i \}$
- a. $\frac{U_i(A_i | \tilde{a}^* & c_i)}{U_i(A_i | \tilde{a}^* & c_i) + U_i(A_i | \tilde{a}^* & c_i) + \dots + U_i(A_i | \tilde{a}^* & c_i)}$
- 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.

DFs for Vomitoxin:

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

2. If you elect to delay settlement as specified in the General Statements above, adjust the production in the following manner.
- a. If you elect to delay settlement as specified in the General Statements above, the DF will be:
- If you elect to delay settlement as specified in the General Statements above, the DF will be all insurable quality deficiencies, and that value divided by the local market price.
 - If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B2 above.
 - If 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. If you elect to delay settlement as specified in the General Statements above, the DFs will be .500, 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.
- If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B2 above.
 - If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B2 above.
 - If 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:

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Year: 2026
Date: 6/17/2025

Commodity: Barley (0091)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Use MAP to Confirm
County: Rockingham (157)

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|-------------------|---|
| Aflatoxin Range | DF |
| 0-300.1 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 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 Aflatoxin or Vomitoxin is in excess of the maximum amount allowed, the claim will be reduced by the percentage of the claim that is disinterested third party; or
 - i. If the level of Aflatoxin or Vomitoxin is in excess of the maximum amount allowed, the claim will be reduced by the percentage of the claim that is disinterested third party; or
 - ii. If the level of Aflatoxin or Vomitoxin is in excess of the maximum amount allowed, the claim will be reduced by the percentage of the claim that is disinterested third party; or
 - b. For production containing Aflatoxin or any other substances or conditions (except for production containing Vomitoxin as detailed in C3 a above), the DF will be:
 - i. If the level of Aflatoxin or Vomitoxin is in excess of the maximum amount allowed, the claim will be reduced by the percentage of the claim that is disinterested third party; or
 - ii. If the level of Aflatoxin or Vomitoxin is in excess of the maximum amount allowed, the claim will be reduced by the percentage of the claim that is disinterested third party; or
 - c. If the level of Aflatoxin or Vomitoxin is in excess of the maximum amount allowed, the claim will be reduced by the percentage of the claim that is disinterested third party; or
 - 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, the claim will be reduced by the percentage of the claim that is disinterested third party; or

SECTION D - ZERO MARKET VALUE PRODUCTION

If the level of Aflatoxin or Vomitoxin is in excess of the maximum amount allowed, the claim will be reduced by the percentage of the claim that is disinterested third party; or

1. If the level of Aflatoxin or Vomitoxin is in excess of the maximum amount allowed, the claim will be reduced by the percentage of the claim that is disinterested third party; or

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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. |