

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use of NIS & ACD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Mccracken (145)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 11/15/2025	End of Late Planting Period Date 11/20/2025	Acreage Reporting Date 12/15/2025
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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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.

GENERAL STATEMENTS:

Special Provisions 2026 and Succeeding Crop Years

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County: Mccracken (145)

V@ADF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in

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

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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).

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

 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

 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

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 a quality adjustment.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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6. ZERO MARKET VALUE

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):

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Commodity: Wheat (0011)

U.S. Grade No. 5 for Kernel Damage - 10.01% to 15.0%

Date: 6/17/2025

Plan: Yield Protection (01)

County: Mccracken (145)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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- Moisture content;
- Damage due to uninsured causes;
- Drying;
- Handling;
- Processing; or
- Any other costs associated with normal harvesting, handling, and marketing of your production.
 - RIVs cannot be used in combination with chart DFs.
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SECTION A - DISCOUNT FACTOR CHARTS

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GRADE DISCOUNT:

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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%

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- “ 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 aÜ^aÜ Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . Á GJ Abs. to 50 lbs.; U.S. Sample Grade . Á EJ Abs. 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 aÜ^aÜ Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . Á GJ Abs. to 51 lbs.; U.S. Sample Grade . Á EJ Abs. 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

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

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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

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.

Sprout Damage Percent	DF
10 and below	None
10.01 - 15.0	See Quality Adjustment Tab for Discount Factors
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:

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Falling Number Range	DF
299-200	See Quality Adjustment Tab for Discount Factors
Below 200	See Section B

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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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SPECIAL GRADE DISCOUNTS:

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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 á • ~ | æ ^ Á ~ æ Á Á - á } á • á á á @ á æ ^ á á á á Á Á @ Á | æ Á æ ^ á | á ~ á | á ~ á | [á ~ á | } Á & á á * á Á Ü Á | Á | [á æ æ ^ Á | Á | [á æ | Á & á á ^ á Á Ü Á | Á falling number.

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Revenue Prot with Harvest Price Exclusion (03)

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

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: 100% c & ^ AGD

Date: 6/17/2025

Plan: Yield Protection (01)

County: Mcracken (145)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- a. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ 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. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.

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. $\frac{\text{Substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.}}$
 - a. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - i. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - ii. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - iii. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - 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. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.

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- i. Applicable DFs included in sections A or B2 above.
- ii. 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
0.1 - 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 third party, the claimant must be a third party who is not a producer of the crop and who is not a claimant under the policy.
- i. The claimant must be a third party who is not a producer of the crop and who is not a claimant under the policy.
- ii. The claimant must be a third party who is not a producer of the crop and who is not a claimant under the policy.
- b. If the claimant is a third party, the claimant must be a third party who is not a producer of the crop and who is not a claimant under the policy.
- i. The claimant must be a third party who is not a producer of the crop and who is not a claimant under the policy.
- ii. The claimant must be a third party who is not a producer of the crop and who is not a claimant under the policy.
- c. If the claimant is a third party, the claimant must be a third party who is not a producer of the crop and who is not a claimant under the policy.
- 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

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SECTION D - ZERO MARKET VALUE PRODUCTION

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