

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use: 000 @ 1.0
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lucas (095)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/20/2025	End of Late Planting Period Date 10/25/2025	Acreage Reporting Date 12/15/2025
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 01	All Others (Winter) 972	Non-Irrigated 003
T/P 02	All Others (Winter) 972	Irrigated 002
T/P 03	Malting (Winter) 973 *3 *4 *6 *7 *10 *12	Non-Irrigated 003
T/P 04	Malting (Winter) 973 *3 *4 *6 *7 *10 *12	Irrigated 002
T/P 05	All Others (Winter) 972	Organic(Certified) Non-Irr. 713
T/P 06	All Others (Winter) 972	Organic(Certified) Irr. 702
T/P 07	Malting (Winter) 973 *3 *4 *6 *7 *10 *12	Organic(Certified) Non-Irr. 713
T/P 08	Malting (Winter) 973 *3 *4 *6 *7 *10 *12	Organic(Certified) Irr. 702
T/P 09	All Others (Winter) 972	Organic(Transitional) Non-Irr. 714
T/P 10	All Others (Winter) 972	Organic(Transitional) Irr. 712
T/P 11	Malting (Winter) 973 *3 *4 *6 *7 *10 *12	Organic(Transitional) Non-Irr. 714
T/P 12	Malting (Winter) 973 *3 *4 *6 *7 *10 *12	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.

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lucas (095)

- *3 You may elect to exclude coverage for the specialty type(s) under revenue protection provided you purchase, from the same approved insurance provider, yield protection for the excluded type(s). The yield protection plan of insurance you purchase may have a different coverage level or percentage of projected price than you have for the revenue protection plan of insurance. You may exclude any or all of the specialty type(s) you produce; however, you must continue to insure all type(s) not excluded under revenue protection.

Type

- *4 Approved malting barley varieties will include all varieties recommended for malting by the American Malting Barley Association for the current crop year, or any variety grown under the terms of a malting barley contract. See the definition of "contract" in the applicable Malting Barley Endorsement.

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.

Price

- *6 The Base (contracted) Price will not include added value attributable to hauling expenses beyond the local marketing area or post production operations such as processing (cleaning/drying), sorting, packaging, etc.
- *7 If you produce the following specialty barley type (including specialty type(s) grown for seed):

Malting - varieties recommended for malting by the American Malting Barley Association for the current crop year, or any variety grown under the terms of a malting barley contract. Winter and Spring will be separate specialty types if separate type codes exist in the county.

You may elect to use the price contained in your production contract (contract price) as your projected price for the specialty type. This acreage must be under contract with a business enterprise equipped with facilities appropriate to handle and store specialty type barley production. The contract must be executed by you and the business enterprise, in effect for the crop year, and you must provide a copy to us no later than the acreage reporting date. To be considered a contract, the executed document must contain:

- (a) A requirement that you plant, grow and deliver specialty type barley to the business enterprise;
- (b) The amount of production that will be accepted or a statement that all production from a specified number of acres will be accepted. To determine the number of acres under contract:
 - (1) For acreage only based contracts and, acreage and production contracts which specify a maximum number of acres, the lesser of:
 - (i) The insured acres (planted acreage and acreage that is prevented from being planted); or
 - (ii) The maximum number of acres specified in the contract.

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(2) For production only based contracts, the lesser of:

- (i) The number of acres determined by dividing the production stated in the contract by the approved yield; or
- (ii) The insured acres (planted acreage and acreage that is prevented from being planted).

(3) Acreage in excess of (1) or (2) shall be considered acreage not under contract.

(c) The price to be paid for the contracted production or a method to determine such price:

(1) If the contract provides for a premium amount over a

(i) Feed barley price to be determined after the acreage reporting date, the contract price will be the result of adding the premium amount to the published projected price on the acreage reporting date; or

(ii) Price other than a feed barley price that is determined after the acreage reporting date, the contract price will be the result of adding the basis or premium amount to the Malt Barley Endorsement published projected price on the acreage reporting date.

(2) The price used will be the price in the contract without regard to incentives or discounts.

(3) In no case will the contract price exceed the amount determined by multiplying the projected price by the maximum contract price factor shown in the Prices tab in these Actuarial Documents.

(4) If you have more than one contract price for any one specialty type, the price used will be the weighted average of the contract prices. Each contract price is subject to the limits referred to in (c)(3).

(d) Other such terms that establish the obligations of each party to the contract; and

(e) The contract must clearly indicate the specific specialty type or verification must be provided that the contracted variety is one of the specialty types listed above.

Any acreage of the specialty type that is not under a contract per (b)(3) above, or for which a contract is not submitted to us by the acreage reporting date, will be valued at the applicable barley projected price. A weighted average price will be determined from all the contracted and non-contracted acreage of the specialty type, to produce one projected price that will be used in determining the guarantee (per acre), premium, prevented planting payment, replanting payment, and indemnity for the applicable specialty type acreage.

Section 9 ~~Replanting Payments~~ of the Small Grains Crop Provisions apply to all insurable barley types.

Note: Quality adjustment will be provided as specified in the crop provisions and special provisions. No additional quality adjustment will be made for any specialty type, except for malting barley insured under the Malting Barley Endorsement.

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Date: 6/17/2025	Plan: Yield Protection (01)	County: Lucas (095)
	Revenue Protection (02)	
	Revenue Prot with Harvest Price Exclusion (03)	

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>.

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.

- *10 There are three ways to insure malting barley: (1) Under yield protection or revenue protection, based on a price calculated in accordance with the Commodity Exchange Price Provisions, as applicable; (2) Under yield protection or revenue protection with added protection provided in accordance with the Malting Barley Endorsement (MBE); or (3) under yield protection, based on a price contained in a production contract as indicated below.

If you produce the following specialty barley type (including specialty type(s) grown for seed):

Malting - varieties recommended for malting by the American Malting Barley Association for the current crop year, or any variety grown under the terms of a malting

You may elect to exclude coverage for the specialty type under revenue protection (excluding malting barley insured under the MBE) provided you purchase, from the same approved insurance provider, yield protection for the excluded type(s). The yield protection plan of insurance you purchase may have a different coverage level or percentage of projected price than you have for the revenue protection plan of insurance. You may exclude any or all of the specialty type(s) you produce; however, you must continue to insure all type(s) not excluded under revenue protection.

Quality

GENERAL STATEMENTS:

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adjustment factors are considered in determining production to count.

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.

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County: Lucas (095)

- a. If you sell the production to a disinterested third party during this delay, 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. 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.
- d. 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.
- e. 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.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use: 000 @ AHD
Date: 6/17/2025	Plan: Yield Protection (01)	County: Lucas (095)
	Revenue Protection (02)	
	Revenue Prot with Harvest Price Exclusion (03)	

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.

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

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).

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

4. DELAY IN MEASUREMENT OF FARM STORED PRODUCTION

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 refund. The refund will be calculated as the difference between the actual production and the production that would have been achieved had the quality deficiencies been corrected. The refund will be paid to the producer within 60 days after the EOIP, otherwise such production will not be eligible for a refund.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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Date: 6/17/2025	Plan: Yield Protection (01)	County: Lucas (095)
	Revenue Protection (02)	
	Revenue Prot with Harvest Price Exclusion (03)	

6. ZERO MARKET VALUE

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7. REDUCTION IN VALUE (RIV):

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- a. Moisture content;
- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f.
$$\frac{C_1 \cdot A_1 + C_2 \cdot A_2 + \dots + C_n \cdot A_n}{A_1 + A_2 + \dots + A_n}$$
 - i.
$$\frac{C_1 \cdot A_1 + C_2 \cdot A_2 + \dots + C_n \cdot A_n}{A_1 + A_2 + \dots + A_n}$$
 - ii. If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii.
$$\frac{C_1 \cdot A_1 + C_2 \cdot A_2 + \dots + C_n \cdot A_n}{A_1 + A_2 + \dots + A_n}$$
 - 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

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GRADE DISCOUNT:

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

TEST WEIGHT DISCOUNT:

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Year: 2026	Commodity: Barley (0091)	Use: 1000 @ 10
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lucas (095)

Discounts for low test weight are as follows (U.S. No. 5 for Test Weight . $\hat{A} \hat{H} \hat{E} \hat{J}$ lbs. to 36.0 lbs.; U.S. Sample Grade . $\hat{A} \hat{H} \hat{E} \hat{J}$ 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 damage are as follows (U.S. No. 5 for Damage % 10.0% 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 thin barley are as follows (U.S. No. 5 for Thin Barley % 75.0% and below):

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

SPECIAL GRADE DISCOUNTS:

Discounts for special grade discounts are as follows (U.S. No. 5 for Special Grade % 10.0% and below):

Black Barley, Ergoty, Blighted, or Smutty	See section B
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SAMPLE GRADE DISCOUNTS:

Discounts for sample grade discounts are as follows (U.S. No. 5 for Sample Grade % 10.0% and below):

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Year: 2026	Commodity: Barley (0091)	Underlying Contract: FUD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lucas (095)

SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

On the date of final inspection, if the damage percentage is 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 damage percentage is above 34 percent, a sound barley percentage below 50 percent, black barley, or grading ergoty, blighted, or smutty, on the date of final inspection, 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 damage percentage is above 34 percent, a sound barley percentage below 50 percent, black barley, or grading ergoty, blighted, or smutty, on the date of final inspection, the DF will be .500 (unless you elect to delay settlement as specified in the General Statements above).

Underlying Contract: FUD

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. Underlying Contract: FUD
- b. If the damage percentage is above 34 percent, a sound barley percentage below 50 percent, black barley, or grading ergoty, blighted, or smutty, on the date of final inspection, the DF will be .500 (unless you elect to delay settlement as specified in the General Statements above).

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Year: 2026	Commodity: Barley (0091)	Urea Nitrogen @ 100
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lucas (095)

c. $\frac{DF \times \text{insurable quality deficiencies}}{\text{insurable quality deficiencies}} \times \text{local market price}$

For the purpose of this provision, the "insurable quality deficiencies" shall be the difference between 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, and the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

1. $\frac{DF \times \text{insurable quality deficiencies}}{\text{insurable quality deficiencies}} \times \text{local market price}$
- a. $\frac{DF \times \text{insurable quality deficiencies}}{\text{insurable quality deficiencies}} \times \text{local market price}$
- 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. 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:

Vomitoxin Range	DF
0.1 to 10.0 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

2. $\frac{DF \times \text{insurable quality deficiencies}}{\text{insurable quality deficiencies}} \times \text{local market price}$
- a. $\frac{DF \times \text{insurable quality deficiencies}}{\text{insurable quality deficiencies}} \times \text{local market price}$
- i. $\frac{DF \times \text{insurable quality deficiencies}}{\text{insurable quality deficiencies}} \times \text{local market price}$
- ii. $\frac{DF \times \text{insurable quality deficiencies}}{\text{insurable quality deficiencies}} \times \text{local market price}$
- iii. $\frac{DF \times \text{insurable quality deficiencies}}{\text{insurable quality deficiencies}} \times \text{local market price}$

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lucas (095)

- 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 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,
- b. If the crop was sold, fed, or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party:
 - i. If the crop was sold, fed, or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party, the applicable DFs included in sections A or B2 above.
 - ii. If the crop was sold, fed, or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party, the applicable DFs included in sections A or B2 above.
 - iii. If the crop was sold, fed, or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party, the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 to 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 crop was sold, fed, or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party, the applicable DFs included in sections A or B2 above.
 - i. If the crop was sold, fed, or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party, the applicable DFs included in sections A or B2 above.
 - ii. If the crop was sold, fed, or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party, the applicable DFs included in sections A or B3 above.
- b. For production containing Aflatoxin or any other substances or conditions (except for production containing Vomitoxin as detailed in C3 a above), the DF

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County: Lucas (095)

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use: Malt @ 100%
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lucas (095)

*	%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.

- *12 In accordance with section 6(a)(2)(ii) of the MBE, malting barley insured under a malting barley price agreement is eligible for quality adjustment if rejected by the buyer due to insurable causes AND the production failed to meet one or more of the following quality requirements.

Malting Barley Price Agreement Quality Standards

Å	Six-rowed Malting Barley	Two-rowed Malting Barley
Protein (dry base)	14.0% maximum	13.5% maximum
Plump Kernels	70.0% minimum	75.0% minimum
Thin Kernels	10.0% maximum	10.0% maximum
Germination	96.0% minimum	96.0% minimum
Blight Damaged	4.0% maximum	4.0% maximum
Injured by mold	5.0% maximum	5.0% maximum
Mold Damaged	0.4% maximum	0.4% maximum
Injured by sprout	1.0% maximum	1.0% maximum
Injured by frost	5.0% maximum	5.0% maximum
Frost Damaged	0.4% maximum	0.4% maximum
DON	1.5 ppm maximum	1.0 ppm maximum