

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|------------------------|
| Year: 2026 | Commodity: Oats (0016) | Use All or None [] |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Cabarrus (025) |

Program Dates for Insurable Types and Practices

| | | | | | |
|---|---|--------------------------------------|--|---|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 10/31/2025 | End of Late Planting Period Date 11/15/2025 | 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 016 | Non-Irrigated 003 |
| T/P 2 | Winter 016 | Irrigated 002 |
| T/P 3 | Winter 016 | Organic(Certified) Non-Irr. 713 |
| T/P 4 | Winter 016 | Organic(Certified) Irr. 702 |
| T/P 5 | Winter 016 | Organic(Transitional) Non-Irr. 714 |
| T/P 6 | Winter 016 | 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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GENERAL STATEMENTS:

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1. OPTION TO DELAY CLAIM SETTLEMENT:

- a. On the date of final inspection for the unit, if any of your unsold**** production qualifies for quality adjustment under sections B and/or C1 or C2a ii and C2a iv below, 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. For any production sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.
- e. If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- f. 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.
- g. 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.

ONLY WHEN IT HAS BEEN DETERMINED THAT THE PRODUCTION QUALIFIES FOR QUALITY ADJUSTMENT WILL THE PROVISIONS IN THIS QUALITY ADJUSTMENT STATEMENT APPLY, OTHERWISE THIS SP STATEMENT DOES NOT SUPERSEDE THE PROVISIONS CONTAINED IN SECTION 14(E) IN THE BASIC PROVISIONS.

ONLY WHEN IT HAS BEEN DETERMINED THAT THE PRODUCTION QUALIFIES FOR QUALITY ADJUSTMENT WILL THE PROVISIONS IN THIS QUALITY ADJUSTMENT STATEMENT APPLY, OTHERWISE THIS SP STATEMENT DOES NOT SUPERSEDE THE PROVISIONS CONTAINED IN SECTION 14(E) IN THE BASIC PROVISIONS.

ONLY WHEN IT HAS BEEN DETERMINED THAT THE PRODUCTION QUALIFIES FOR QUALITY ADJUSTMENT WILL THE PROVISIONS IN THIS QUALITY ADJUSTMENT STATEMENT APPLY, OTHERWISE THIS SP STATEMENT DOES NOT SUPERSEDE THE PROVISIONS CONTAINED IN SECTION 14(E) IN THE BASIC PROVISIONS.

Unless the AIP grants an extension to harvest as specified below, the samples of production used to determine insurable quality deficiencies under sections A, B, and C { } will be taken on or before the date of the final inspection for the unit, or 60 days after the calendar date for the EOIP, whichever is later. If you elect in writing to delay settlement of your claim for up to 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, will be used to determine the 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 harvest the crop.

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iii. If the RIV can be decreased by conditioning the production, the RIV may be increased by the cost of conditioning provided the resulting RIV does not exceed the RIV before conditioning.

iv. $V = \frac{RIV}{1 + \frac{C}{RIV}}$ where C is the cost of conditioning per bushel and RIV is the RIV before conditioning.

QUALITY ADJUSTMENT FACTOR CHARTS

U) $\frac{Q}{100} = \frac{A}{B} \times \frac{C}{D}$ where A is the quality factor, B is the test weight, C is the damage factor, and D is the soundness factor.

GRADE DISCOUNT:

Use $\frac{Q}{100} = \frac{A}{B} \times \frac{C}{D}$ where A is the quality factor, B is the test weight, C is the damage factor, and D is the soundness factor.

TEST WEIGHT DISCOUNT:

Discounts for low test weight as follows (U.S. Sample Grade for Test Weight . $\frac{Q}{100}$ and below):

| Test Weight Pounds | DF |
|--------------------|---|
| 27 and above | None |
| 26.99-24 | See Quality Adjustment Tab for Discount Factors |
| Below 24 | See section B |

DAMAGE DISCOUNT:

Discounts for percent sound as follows (U.S. Sample Grade for Damage . $\frac{Q}{100}$ and below):

| Sound Oats % | DF |
|--------------|---|
| 80 and above | None |
| 79.99-65 | See Quality Adjustment Tab for Discount Factors |
| Below 65 | See section B |

SPECIAL GRADE DISCOUNTS:

$\frac{Q}{100} = \frac{A}{B} \times \frac{C}{D}$ where A is the quality factor, B is the test weight, C is the damage factor, and D is the soundness factor.

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Year: 2026

Commodity: Oats (0016)

Use 100% of Oats in 2026

Date: 6/17/2025

Plan: Yield Protection (01)

County: Cabarrus (025)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

Ergoty or Thin

See section B

SAMPLE GRADE DISCOUNTS:

0.5% discount for each 1% of deficiency in discount factor charts

DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

0.5% discount for each 1% of deficiency in discount factor charts

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 insurable quality deficiencies, and that value divided by the local market price.
2. If the sum of all RIVs applied by the buyer due to all insurable quality deficiencies is greater than the local market price, the DF will be the local market price (unless you elect to delay settlement as specified in the General Statements above).
3. If the sum of all RIVs applied by the buyer due to all insurable quality deficiencies is less than the local market price, the DF will be the sum of all RIVs applied by the buyer due to all insurable quality deficiencies.

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

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.

0.5% discount for each 1% of deficiency in discount factor charts

0.5% discount for each 1% of deficiency in discount factor charts

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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County: Cabarrus (025)

2. If the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price,
- a. If the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price, put into commercial storage without going into on farm storage, the DF will be:
- i. For production sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- ii. If the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price, 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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iii. $\{A \mid A \in \mathcal{C} \wedge \exists d \in \mathbb{R}^+ . A \models \text{acc} \wedge \exists s \in \mathbb{S} . A \models \text{acc} \wedge s \in \mathcal{C}\}$. If $A \in \mathcal{C}$, then A satisfies all applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

| | |
|-------------------|---|
| Aflatoxin Range | DF |
| 0.1 - 100 ppb | See Quality Adjustment Tab for Discount Factors |
| 300.1 ppb & above | See C3 below |

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Date: 6/17/2025

Commodity: Oats (0016)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

U.S. Farm Income Stabilization Act of 2018
County: Cabarrus (025)

- b. If the producer elects to participate in the Revenue Protection (02) plan, the producer will be:
 - i. Voted to participate in the Revenue Protection (02) plan, the producer will be:
 - ii. If the producer elects to participate in the Revenue Protection (02) plan, the producer will be:
 - c. If the producer elects to participate in the Revenue Protection (02) plan, the producer will be:
 - 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, such production will not be adjusted for any deficiencies listed in Section C.

ZERO MARKET VALUE PRODUCTION

If the producer elects to participate in the Revenue Protection (02) plan, the producer will be:

1. Voted to participate in the Revenue Protection (02) plan, the producer will be:
 2. If the producer elects to participate in the Revenue Protection (02) plan, the producer will be:
 - a. For production in Section A . The pre-established DFs.
 - b. If the producer elects to participate in the Revenue Protection (02) plan, the producer will be:
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
 3. If the producer elects to participate in the Revenue Protection (02) plan, the producer will be:
 - a. For production in Section A . The pre-established DFs.
 - b. If the producer elects to participate in the Revenue Protection (02) plan, the producer will be:
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.

Special Provisions

2026 and Succeeding Crop Years

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|-------|--|
| * | %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. |