

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use of HARVEST as a CD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Queen Anne's (035)

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 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 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 *5 *6 *7	Non-Irrigated 003
T/P 04	Malting (Winter) 973 *3 *4 *5 *6 *7	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 *5 *6 *7	Organic(Certified) Non-Irr. 713
T/P 08	Malting (Winter) 973 *3 *4 *5 *6 *7	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 *5 *6 *7	Organic(Transitional) Non-Irr. 714
T/P 12	Malting (Winter) 973 *3 *4 *5 *6 *7	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: Barley (0091)	Use: 001 or 02 or 03 D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Queen Anne's (035)

Type

- *3 Approved malting barley varieties will include all varieties recommended for malting by the American Malting Barley Association for the current crop year.
- *4 Malting Barley Endorsement is not available in this county.
- *5 Production Contract - A document in writing
 - a. Between you and a buyer that is a brewery or any other buyer that produces or sells malt or malt products to a brewery, or a business enterprise owned by such brewery or business.
 - b. That specifies the amount of contracted production, the purchase price or a method to determine such price; and
 - c. That establishes the obligations of each party to the agreement

In addition to section 6 of the Basic Provisions, you must provide us with copies of all your contracts on or before the acreage reporting date.

- *6 You may elect to use the price contained in your production contract (contract price) as your projected price for each 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. V@Aq [~ } of A [a ~ & q } A@A q/A^&8^ c aA i/A c{ ^ } A@A/A [a ~ & q } A [{ A^ ^&aa aA ~ { a^ i A -& • A q/A^&8^ c aA [A^ c { a^ A@ A ~ { a^ i A 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.
 - 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:

Special Provisions 2026 and Succeeding Crop Years

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County: Queen Anne's (035)

- 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.

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

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.

Special Provisions
2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Underlying APN: 0000000000
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Queen Anne's (035)

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.

Quality

GENERAL STATEMENTS:

Yield and quality are determined by the insurance provider based on the actual production and quality of the crop.

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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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The DF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in accordance with the applicable Crop Provisions.

- a. Yield and quality are determined by the insurance provider based on the actual production and quality of the crop. 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.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Barley (0091)

Use 1000 as a multiplier

Date: 6/17/2025

Plan: Yield Protection (01)

County: Queen Anne's (035)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

b. Sections C1 or C2 and Section B below, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

c. $\frac{(\text{Yield} - \text{Yield}_{\text{min}}) \times (\text{Price} - \text{Price}_{\text{min}})}{(\text{Yield}_{\text{max}} - \text{Yield}_{\text{min}}) \times (\text{Price}_{\text{max}} - \text{Price}_{\text{min}})}$

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. $\frac{(\text{Yield} - \text{Yield}_{\text{min}}) \times (\text{Price} - \text{Price}_{\text{min}})}{(\text{Yield}_{\text{max}} - \text{Yield}_{\text{min}}) \times (\text{Price}_{\text{max}} - \text{Price}_{\text{min}})}$

d. $\frac{(\text{Yield} - \text{Yield}_{\text{min}}) \times (\text{Price} - \text{Price}_{\text{min}})}{(\text{Yield}_{\text{max}} - \text{Yield}_{\text{min}}) \times (\text{Price}_{\text{max}} - \text{Price}_{\text{min}})}$

e. $\frac{(\text{Yield} - \text{Yield}_{\text{min}}) \times (\text{Price} - \text{Price}_{\text{min}})}{(\text{Yield}_{\text{max}} - \text{Yield}_{\text{min}}) \times (\text{Price}_{\text{max}} - \text{Price}_{\text{min}})}$

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. $\frac{(\text{Yield} - \text{Yield}_{\text{min}}) \times (\text{Price} - \text{Price}_{\text{min}})}{(\text{Yield}_{\text{max}} - \text{Yield}_{\text{min}}) \times (\text{Price}_{\text{max}} - \text{Price}_{\text{min}})}$

2. STATEMENT OF QUALITY ADJUSTMENT

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 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). All samples for QA 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 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

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Upland Soybean (001)
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Queen Anne's (035)

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.

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 indemnity. If a producer delays measurement of farm stored production for more than 60 days after the EOIP, the producer will not be eligible for indemnity for that production.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

If a producer delays delivery of production to a distant market for more than 60 days after the EOIP, the producer will not be eligible for indemnity for that production.

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 eligible for indemnity.

7. REDUCTION IN VALUE (RIV):

- Upland Soybean (001)
- Moisture content;
 - Damage due to uninsured causes;
 - Drying;
 - Handling;
 - Processing; or
 - Other factors that reduce the value of the production.

Special Provisions 2026 and Succeeding Crop Years

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County: Queen Anne's (035)

- ## SECTION A - DISCOUNT FACTOR CHARTS

GRADE DISCOUNT:

TEST WEIGHT DISCOUNT:

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:

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

Special Provisions 2026 and Succeeding Crop Years

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County: Queen Anne's (035)

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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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- GA [jaA eAae .Aec' A@ /Bd} aaAae A' !A@ AUW E@ AOZ q/A^A@A { A AeAUQ .Ae] |aA^A@A ^A^A^A AeA
q . |ae|A^ aeA A^ Bz } &A .Eg aA@Aq ^Aq q^aA^ A@A /Bd ae\Oj :B E
- For unsold production or production sold to other than a disinterested third party prior to 60 days after the anniversary date for the EOIP, the DF will be .500 (unless you elect to delay settlement as specified in the General Statements above).
- GA .[jaA eAae .Aec' A@ /Bd} aaAae A' !A@ AUW E@aE qa^aA Ae ^A @A ae } ^A |A A |aA A @A AeA qA c'A .c'aAaaA ac A@AOZ q/A^Ae E

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Special Provisions 2026 and Succeeding Crop Years

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County: Queen Anne's (035)

Revenue Prot with Harvest Price Exclusion (03)

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Special Provisions 2026 and Succeeding Crop Years

County: Queen Anne's (035)

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 without going into on farm storage, adjust the production in the following manner.
- a. If you elect to delay settlement without going into on farm storage, the DF will be:
- If you elect to delay settlement without going into on farm storage, the DF will be all insurable quality deficiencies, and that value divided by the local market price.
 - If you elect to delay settlement without going into on farm storage, the DF will be 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.
 - If you elect to delay settlement without going into on farm storage, the DF will be added to the applicable DFs included in sections A, or B2 above.
- b. If you elect to delay settlement without going into on farm storage, the DF will be:
- If you elect to delay settlement without going into on farm storage, the DF will be applicable DFs included in sections A or B2 above.
 - If you elect to delay settlement without going into on farm storage, the DF will be added to the applicable DFs included in sections A or B2 above.
 - If you elect to delay settlement without going into on farm storage, the DF will be applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use: 0001 as per AG D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Queen Anne's (035)

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

Special Provisions 2026 and Succeeding Crop Years

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County: Queen Anne's (035)

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** %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.

**** %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.

*****	%Insold + Grain that does not meet the definition of %sold.
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