

## Special Provisions 2026 and Succeeding Crop Years

|                 |  |                       |
|-----------------|--|-----------------------|
| Year: 2026      | Commodity: Wheat (0011)  | Use All or None       |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Venango (121) |

### Program Dates for Insurable Types and Practices

|   |   |                                      |  |   |  |
|---|---|--------------------------------------|--|---|--|
| <b>Sales Closing Date</b><br>9/30/2025  | <b>Cancellation Date</b><br>9/30/2025     | <b>Earliest Planting Date</b>        | <b>Final Planting Date</b><br>10/10/2025 | <b>End of Late Planting Period Date</b><br>10/25/2025 | <b>Acreage Reporting Date</b><br>11/15/2025              |
| <b>Premium Billing Date</b><br>7/1/2026 | <b>End of Insurance Date</b><br>8/31/2026 | <b>Termination Date</b><br>9/30/2026 | <b>Contract Change Date</b><br>6/30/2026 | <b>Production Reporting Date</b><br>11/14/2025        | <b>Insured's Production Reporting Date</b><br>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

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.

In lieu of section 7 of the Small Grains Crop Provisions, the end of insurance period for winter-type acreage will be August 31 immediately following planting.

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Commodity: Wheat (0011)

U.S. Farm Income

Date: 6/17/2025

Plan: Yield Protection (01)

County: Venango (121)

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.

### Quality

#### GENERAL STATEMENTS:

For the purpose of this section, the term "quality" means the quality of the crop as determined by the quality adjustment factors.

For the purpose of this section, the term "quality adjustment factors" means the factors that are used to determine the quality of the crop. The quality adjustment factors are considered in determining production to count.

For the purpose of this section, the term "net production" means the production of the crop after the quality adjustment factors are applied. The net production is determined by subtracting the quality adjustment factors from the production of the crop.

For the purpose of this section, the term "qualifying for quality adjustment" means the crop must be of a quality that is acceptable for the quality adjustment. The crop must be of a quality that is acceptable for the quality adjustment.

For the purpose of this section, the term "extension of time to harvest" means the time that is allowed for the crop to be harvested. The extension of time to harvest is determined by the AIP.

For the purpose of this section, the term "production qualifying under section B or C" means the production of the crop that is sold to other than a disinterested third party. The production qualifying under section B or C is determined by the AIP.

For the purpose of this section, the term "production qualifying under Sections B or C" means the production of the crop that is unsold 60 days after the calendar date for the EOIP. The production qualifying under Sections B or C is determined by the AIP.

For the purpose of this section, the term "production qualifying for quality adjustment" means the production of the crop that is determined by the AIP. The production qualifying for quality adjustment is determined by the AIP.

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Commodity: Wheat (0011)

Plan: Yield Protection (01)

## Revenue Protection (02)

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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 payment.

**Sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.**

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

a. Moisture content:

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- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f. Any other costs associated with normal harvesting, handling, and marketing of your production.
  - i. RIVs cannot be used in combination with chart DFs.
  - ii. ~~When the resulting RIV exceeds the RIV in your local marketing area.~~
  - iii. ~~When the resulting RIV exceeds the RIV before conditioning.~~
  - iv. ~~When the resulting RIV exceeds the RIV before conditioning.~~

### SECTION A - DISCOUNT FACTOR CHARTS

~~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%~~  
~~U.S. Sample Grade for Kernel Damage - 15.01% and above~~  
~~U.S. Sample Grade for Total Defects - 20.01% and above~~

### GRADE DISCOUNT:

~~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%~~  
~~U.S. Sample Grade for Kernel Damage - 15.01% and above~~  
~~U.S. Sample Grade for Total Defects - 20.01% and above~~

- “ 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%
- “ 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.

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### TEST WEIGHT DISCOUNT:

For all Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 50 lbs.; U.S. Sample Grade . 45 lbs. 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 all Hard Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

|                    |   |
|--------------------|---|
| Test Weight Pounds | DF  |
| 51 and above       | None  |
| 50.99-44           | See Quality Adjustment Tab for Discount Factors |
| Below 44           | See Section B                                   |

For all Soft Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

For all Soft Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

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

|              |   |
|--------------|---|
| 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:

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|              |   |
|--------------|---|
| 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, 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, 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, the production is not eligible for any further sprout damage discount in the Defects 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:

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

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

SPECIAL GRADE DISCOUNTS:

SAMPLE GRADE DISCOUNTS:

## SECTION B - DEFICIENCY NOT 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 falling number.
2. (unless you elect to delay settlement as specified in the General Statements above).
- 3.

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| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Venango (121) |

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

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substances or conditions in excess of the amount allowed by the lower of the following:

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1.  $\frac{Q_1(A_1) + \dots + Q_n(A_n)}{n} \leq \frac{Q_1(A_1) + \dots + Q_n(A_n)}{n}$  if and only if  $A_1, \dots, A_n$  are independent events.

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Commodity: Wheat (0011)

U.S. Farm Income

Date: 6/17/2025

Plan: Yield Protection (01)

County: Venango (121)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

DFs for Vomitoxin:

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

2. If the level of a substance or condition is less than the maximum allowable, adjust the production in the following manner.
  - a. If the level of a substance or condition is less than the maximum allowable, the DF will be:
    - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price.
    - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
    - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
    - 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, plus the applicable DFs included in sections A or B2 above.
  - b. If the level of a substance or condition is less than the maximum allowable, the DF will be:
    - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above.
    - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above.
    - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B3 above.

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DFs for Aflatoxin:

| Aflatoxin Range   | DF  |
|-------------------|---|
| 0.0 - 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 level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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
    - i. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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
    - ii. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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
  - b. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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
    - i. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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
    - ii. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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
  - c. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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
  - 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 period, such production will not be adjusted for any quality deficiencies listed in Section C.

### SECTION D - ZERO MARKET VALUE PRODUCTION

If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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

1. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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

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2. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
  - a.  $\frac{Q}{A} \times \frac{P}{A} \times \frac{D}{A} \times \frac{E}{A} \times \frac{F}{A} \times \frac{G}{A} \times \frac{H}{A} \times \frac{I}{A} \times \frac{J}{A} \times \frac{K}{A} \times \frac{L}{A} \times \frac{M}{A} \times \frac{N}{A} \times \frac{O}{A} \times \frac{P}{A} \times \frac{Q}{A} \times \frac{R}{A} \times \frac{S}{A} \times \frac{T}{A} \times \frac{U}{A} \times \frac{V}{A} \times \frac{W}{A} \times \frac{X}{A} \times \frac{Y}{A} \times \frac{Z}{A}$  the pre-established DFs.
  - b.  $\frac{Q}{A} \times \frac{P}{A} \times \frac{D}{A} \times \frac{E}{A} \times \frac{F}{A} \times \frac{G}{A} \times \frac{H}{A} \times \frac{I}{A} \times \frac{J}{A} \times \frac{K}{A} \times \frac{L}{A} \times \frac{M}{A} \times \frac{N}{A} \times \frac{O}{A} \times \frac{P}{A} \times \frac{Q}{A} \times \frac{R}{A} \times \frac{S}{A} \times \frac{T}{A} \times \frac{U}{A} \times \frac{V}{A} \times \frac{W}{A} \times \frac{X}{A} \times \frac{Y}{A} \times \frac{Z}{A}$
  - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3.  $\frac{Q}{A} \times \frac{P}{A} \times \frac{D}{A} \times \frac{E}{A} \times \frac{F}{A} \times \frac{G}{A} \times \frac{H}{A} \times \frac{I}{A} \times \frac{J}{A} \times \frac{K}{A} \times \frac{L}{A} \times \frac{M}{A} \times \frac{N}{A} \times \frac{O}{A} \times \frac{P}{A} \times \frac{Q}{A} \times \frac{R}{A} \times \frac{S}{A} \times \frac{T}{A} \times \frac{U}{A} \times \frac{V}{A} \times \frac{W}{A} \times \frac{X}{A} \times \frac{Y}{A} \times \frac{Z}{A}$  manner, or destroyed unless Section C3d applies. An automatic 30 day extension of time will be allowed for you to submit your claim for indemnity.

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