

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use NRC's 12-month
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Richmond (245)

### Program Dates for Insurable Types and Practices

<b>Sales Closing Date</b> 9/30/2025	<b>Cancellation Date</b> 9/30/2025	<b>Earliest Planting Date</b>	<b>Final Planting Date</b> 11/30/2025	<b>End of Late Planting Period Date</b> 12/5/2025	<b>Acreage Reporting Date</b> 1/15/2026
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 7/31/2026	<b>Termination Date</b> 9/30/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 11/14/2025	<b>Insured's Production Reporting Date</b> 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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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Richmond (245)

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 any production qualifying under section B or C (except for section C3) that is sold\*\*\*\* to other than a disinterested third party\*\*, or that is not sold 60 days after the

For production qualifying under Sections B or C (except for production qualifying under section C3) that is unsold 60 days after the calendar date for the EOIP, an automatic 30 day extension will be allowed only for the purpose of submitting your claim for indemnity, unless an extension of time to harvest has been granted or a delay in measurement of farm stored production has been elected under the general statements below.

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.

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

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

- Sections C1 or C2 and Section A below, the DF will be determined by adding the applicable DFs from Section A to the applicable DFs from Sections C1 or C2.
- For any production qualifying under section B or C (except for section C3) that is sold\*\*\*\* to other than a disinterested third party\*\*, or that is not sold 60 days after the
- For production qualifying under Sections B or C (except for production qualifying under section C3) that is unsold 60 days after the calendar date for the EOIP, an automatic 30 day extension will be allowed only for the purpose of submitting your claim for indemnity, unless an extension of time to harvest has been granted or a delay in measurement of farm stored production has been elected under the general statements below.

## Special Provisions 2026 and Succeeding Crop Years

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County: Richmond (245)

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 DF\$ 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
- c. 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. 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.
- g. 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.

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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.

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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 { ~ • c h ^ Á à c m á ã ä Å æ & Ä å ö Ö Ü ~ æ œ Å b • d ^ } o U c æ \ ^ } c h ~ ö [ ö æ ! Á c e Á Ê ä e • ä e c ! Á c @ & e ^ } ä æ Å æ Á ! Á c @ Á } á Á - Á c @ Å ~ ! æ & Á ! i q á Å Ö U E Ä G Á ^ Á c @ ! { ä ~ Á Á [ ~ Å e ^ Á ! ^ ç ^ } c á Á [ { Á c e ç • ç \* Á ~ Á c @ & e ^ } ä æ Å æ Á ! Á c @ Ö U E / Å ~ Á q Å Å ~ ! æ ^ Á s e • ^ Á - Á æ æ ^ Á c @ e f & ~ ! ! á Å ~ ! q \* Á c @ Å ~ ! æ & Á ! i q á Á 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 { ~ • c h ^ Á e ^ } Á [ ö æ ! Á c e Á Ê ä e • ä e c ! Á c @ Ö U E Ä G Á [ ~ Á c e ç • c @ & [ ] Á ! q ! Á Á Ê ä e • ä e c ! Á c @ & e ^ } ä æ Å æ Á ! Á c @ Ö U E Ä [ ~ ! & ä Á q ! Å ^ Á c ^ á Å Å æ & | ä æ & Á å ö Á & ç } • Ö Ö Ö Á Ö Å Å q ] | æ æ Á } | • • Á [ ~ Á ! & c á Å Å æ Á c ^ { ^ } ö Á [ ~ ! & ä Å Å Å c @ & e ^ Á - Á Á Á c ^ Á q Á [ ~ Á ! ^ Á } æ ^ Á Á c e ç • c 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 , q ! Å ^ Á • ^ á Å c @ Á ! : á & ç } Å Á [ ö [ | ä Å å ö Å c Å Ê ä e Á ! i q á Å c @ & ä Á q ! Å ^ Á c ^ á Å • q \* Á c @ Å q ] | æ æ Á ! ^ È • c æ | a @ á Ö Ö E Ä [ ~ Á ~ • ö [ ] | ^ c Å Á ~ à ( á Å 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 c e ç • c Ö Ö Á [ ~ Á ! : á & ç } Á ~ á ä Á • Á } á ! ^ Á & ç } Ö H Ä [ ~ ! & ä Á q ! Å ^ Á c ^ á Å Á ^ ä á Å Á & ç } Ö H È

## Special Provisions 2026 and Succeeding Crop Years

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County: Richmond (245)

GA[~^A\80t A\ae A^ae~^A\^} O A Ae{ Ad\^aA||a~&q } Ae A|| ca^aA/A A@AOe BAU|| ca q } . Ee|A ae ] |^A Ae{ Ad\^aA||a~&q } A^aaA A^c|{ a^A/A~^|ae|^A 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 a^Aab~c^aA|^A^ae BOC|A ae ] |^A acae^aA A^c|^A^a-cae &^A|^A||aa } . Ab|a~^A A@ { ae A|^a ae A@aocO c@|^A @A|{ ae ca D^~c^A Ae^A^A^A|a|^A ||a~&q } A^c|a^Ad|ae^BQ|A[{ ae ca A|^Eae ] |^A|^A^ca^A ae A^acae^aA{| Ad|ae^BA/@A||..Ae [~^} O A||a~&q } A a|A A^c|{ a^aA^A^A^A|^A|^A c@A|^A Ae Ae^A@OUWBOA@A^aA F|^A ae Bc^Aab~c^A a|A ae~^A@A||a~&q } Ae A|[ ] Ae A||..a|^A[A~^|^A|ae Ae A^A|{ ]|^c^Aa a^a~a{ ae aA|^A later than 30 days after the 180th day.

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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 included in the unit's production for the year. The market value of the production shall be determined by the market value of the production at the time of the final inspection for the unit, except for production fed or used in any other manner.

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- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f.  $\mathcal{C} \sim \hat{A} @ ! \mathcal{A} \bullet \circ \hat{A} \bullet [ \& \hat{a} \hat{a} \hat{A} \hat{a} \mathcal{O} ] ! \{ \mathfrak{a} \mathcal{O} \mathfrak{e} \mathfrak{c} \wedge \bullet \mathfrak{a} * \hat{E} \mathfrak{e} \} \mathfrak{a} \mathfrak{a} * \hat{E} \mathfrak{a} \hat{a} \hat{A} \mathfrak{a} \wedge \mathfrak{a} * \hat{A} \hat{A} [ \sim ! \hat{A} ! [ \hat{a} \sim \& \mathfrak{a} ] \hat{E}$ 
  - i.  $\ddot{U} \mathcal{O} \bullet \& \mathfrak{a} \} [ \mathfrak{a} \wedge \hat{A} \bullet \wedge \hat{a} \hat{A} \mathfrak{a} \mathcal{A} \{ \mathfrak{a} \mathfrak{a} \mathfrak{a} \} \hat{A} \mathfrak{a} \mathcal{O} \mathfrak{e} \mathfrak{c} \mathfrak{o} \mathfrak{O} \bullet \hat{E}$
  - 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.

## Special Provisions 2026 and Succeeding Crop Years

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Richmond (245)

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)  $\frac{Q}{100} = \frac{Q_{adj}}{100} \times \frac{100}{Q_{std}}$  where  $Q$  is the quality factor,  $Q_{adj}$  is the adjusted quality factor, and  $Q_{std}$  is the standard quality factor.

### GRADE DISCOUNT:

Use  $\frac{Q}{100} = \frac{Q_{adj}}{100} \times \frac{100}{Q_{std}}$  where  $Q$  is the quality factor,  $Q_{adj}$  is the adjusted quality factor, and  $Q_{std}$  is the standard quality factor.

### TEST WEIGHT DISCOUNT:

Discounts for low test weight as follows (U.S. Sample Grade for Test Weight . 45 lbs. 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 . 50% 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:

$\frac{Q}{100} = \frac{Q_{adj}}{100} \times \frac{100}{Q_{std}}$  where  $Q$  is the quality factor,  $Q_{adj}$  is the adjusted quality factor, and  $Q_{std}$  is the standard quality factor.

## Special Provisions 2026 and Succeeding Crop Years

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County: Richmond (245)

Ergoty or Thin	See section B
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SAMPLE GRADE DISCOUNTS:

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## DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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## 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.

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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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:

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Oats (0016)

Use: FHD

Date: 6/17/2025

Plan: Yield Protection (01)

County: Richmond (245)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- a. Vomitoxin only (no other Section C deficiencies are present) qualifying under section C and that has a level of 10.0 ppm or less,
- b. 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.
- c. A public health agency of the applicable State in which the insured crop is grown.

For production that will be stored on the farm, or in commercial storage (except for production containing Vomitoxin), the appropriate samples must be obtained prior to the calendar date for the EOIP, and the appropriate samples must be obtained prior to the calendar date for the EOIP. If the insured elects to delay settlement as specified in the General Statements above, 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.

1. For production containing Vomitoxin only (no other Section C deficiencies are present) qualifying under section C and that has a level of 10.0 ppm or less,
  - a. 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.
  - b. If the insured elects to delay settlement as specified in the General Statements above, 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.
  - 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. If the insured elects to delay settlement as specified in the General Statements above, 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.
- a. If the insured elects to delay settlement as specified in the General Statements above, 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 insured elects to delay settlement as specified in the General Statements above, 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.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Oats (0016)

Use: 1000 [\*] 0000

Date: 6/17/2025

Plan: Yield Protection (01)

County: Richmond (245)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

See C<sup>3</sup> below

- iii. 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.
- iv. 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.
- v. If on the date of final adjustment for the unit, the unsold production is in on-farm storage, is in commercial storage but was not transported directly from the field, was 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. 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.
  - ii. 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.
  - iii. 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 B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 to 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. 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.
    - i. 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.
    - ii. 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.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026  
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 (FISMA)  
County: Richmond (245)

- b. If the producer's yield of oats is less than the yield of oats for the county, the producer's yield of oats will be:
  - i. The yield of oats for the county, if the producer's yield of oats is less than the yield of oats for the county.
  - ii. The yield of oats for the county, if the producer's yield of oats is greater than the yield of oats for the county.
- c. If the producer's yield of oats is less than the yield of oats for the county, the producer's yield of oats will be adjusted for any quality deficiencies listed in Section C.
- 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's yield of oats is less than the yield of oats for the county, the producer's yield of oats will be adjusted for any quality deficiencies listed in Section C.

1. The yield of oats for the county, if the producer's yield of oats is less than the yield of oats for the county.
2. The yield of oats for the county, if the producer's yield of oats is greater than the yield of oats for the county.
3. The yield of oats for the county, if the producer's yield of oats is less than the yield of oats for the county.

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026

Commodity: Oats (0016)

Use: 4445^[\*] 245

Date: 6/17/2025

Plan: Yield Protection (01)

County: Richmond (245)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

*	%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.