

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|---------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All or a % of Acreage |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Phillips (107) |

Program Dates for Insurable Types and Practices

| | | | | | |
|---|---|--------------------------------------|--|--|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 11/30/2025 | End of Late Planting Period Date 12/5/2025 | 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 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

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on Farm Serial Number (FSN) and any other method specified in the Basic Provisions or Crop Provisions except section or section equivalent. To be eligible for the available methods of optional unit division, you must meet all applicable requirements.

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.

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Year: 2026

Commodity: Wheat (0011)

Use: 10001, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100

Date: 6/17/2025

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

County: Phillips (107)

Premium

Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.

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 policy, the term "quality" means the quality of the crop as determined by the quality adjustment factor.

For the purpose of this policy, the term "quality adjustment factor" means the factor used to adjust the production to count for quality. The quality adjustment factor is determined by the quality adjustment factor table in the policy. The quality adjustment factor table is based on the quality of the crop as determined by the quality adjustment factor table in the policy. The quality adjustment factor table is based on the quality of the crop as determined by the quality adjustment factor table in the policy.

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Unit: 1000 bushels

Date: 6/17/2025

Plan: Yield Protection (01)

County: Phillips (107)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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.

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 provisions of the Basic Provisions.

- a. The DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- 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. The DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

1.

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's 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 elect 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 DF's 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.
- c. If you elect 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 DF's 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.
- 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 you elect 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 DF's 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.
- f. If you elect 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 DF's 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.
- g. If you elect 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 DF's 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.

2.

2. SECTION 14(e) OF THE BASIC PROVISIONS

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

Special Provisions 2026 and Succeeding Crop Years

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County: Phillips (107)

Special Provisions 2026 and Succeeding Crop Years

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County: Phillips (107)

SECTION A - DISCOUNT FACTOR CHARTS

GRADE DISCOUNT:

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: HWE, a, a, A, D

Date: 6/17/2025

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

County: Phillips (107)

- " 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.

TEST WEIGHT DISCOUNT:

For a U.S. 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 a U.S. 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 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 |

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

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

Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025

Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Use HRS, SWS, or D
County: Phillips (107)

| 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:

| 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, if the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, 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, if the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, 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, if the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table above, the production is not eligible for any additional discount factor in the Falling Number 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:

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use of EOP as a D

Date: 6/17/2025

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

County: Phillips (107)

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

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Falling Numbers - Durum:

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

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SPECIAL GRADE DISCOUNTS:

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SAMPLE GRADE DISCOUNTS:

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SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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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 á • ~ | æ | Á ^ æ ¢ Á ^ á } á • Ë á Á @ Á æ ^ á á á Á Á @ Á | æ Á æ ^ á | á Ë Á | [á ~ ¢ | } Á ^ á á * á Á Á Á | Á | | [¢ æ æ ^ Á á | [æ [Á ^ á á ^ á Á Á Á | Á á falling number.

Special Provisions 2026 and Succeeding Crop Years

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County: Phillips (107)

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

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Special Provisions 2026 and Succeeding Crop Years

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County: Phillips (107)

Revenue Prot with Harvest Price Exclusion (03)

- a. $\frac{\text{Uninsurable quality deficiencies}}{\text{insurable quality deficiencies, and that value divided by the local market price.}}$
- 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. $\frac{\text{Applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.}}$

DFs for Vomitoxin:

| | |
|------------------|---|
| Vomitoxin Range | DF |
| 0.1 - 0.9 ppm | See Quality Adjustment Tab for Discount Factors |
| 10.1 ppm & above | See C3 below |

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025

Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

U.S. Farm Income Tax
County: Phillips (107)

- i. Applicable DFs included in sections A or B2 above.
- ii. Applicable DFs included in sections A or B2 above.
- iii. Applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

| Aflatoxin Range | DF |
|-------------------|---|
| 0.1 - 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 claimant is a third party, the claimant must provide a written statement from the third party, signed by the third party, stating that the claimant is a third party and that the claimant is not the insured.
- b. If the claimant is the insured, the claimant must provide a written statement from the insured, signed by the insured, stating that the claimant is the insured and that the claimant is not a third party.
- c. If the claimant is a third party, the claimant must provide a written statement from the third party, signed by the third party, stating that the claimant is a third party and that the claimant is not the insured.
- 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

Special Provisions 2026 and Succeeding Crop Years

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County: Phillips (107)

SECTION D - ZERO MARKET VALUE PRODUCTION

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