

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All, as FJD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Dubuque (061)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/15/2025	End of Late Planting Period Date 10/25/2025	Acreage Reporting Date 12/15/2025
Premium Billing Date 8/15/2026	End of Insurance Date 10/31/2026	Termination Date 11/30/2026	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	Winter 011	Non-Irrigated 003
T/P 03	Winter 011	Irrigated 002
T/P 05	Winter 011	Organic(Certified) Non-Irr. 713
T/P 07	Winter 011	Organic(Certified) Irr. 702
T/P 09	Winter 011	Organic(Transitional) Non-Irr. 714
T/P 11	Winter 011	Organic(Transitional) Irr. 712

Sales Closing Date 3/15/2026	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 5/5/2026	End of Late Planting Period Date 5/30/2026	Acreage Reporting Date 7/15/2026
Premium Billing Date 8/15/2026	End of Insurance Date 10/31/2026	Termination Date 11/30/2026	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 02	Spring 012	Non-Irrigated 003
T/P 04	Spring 012	Irrigated 002
T/P 06	Spring 012	Organic(Certified) Non-Irr. 713
T/P 08	Spring 012	Organic(Certified) Irr. 702

Special Provisions 2026 and Succeeding Crop Years

Úcæ^kwwQ, æçJD

County: Dubuque (061)

TP	Type	Practice
T/P 10	Spring 012	Organic(Transitional) Non-Irr. 714
T/P 12	Spring 012	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.

In accordance with the definition of "production reporting date" in the Basic Provisions, if you submit an application for insurance after the winter sales closing date or land is added after the production reporting date on which the spring type will be planted, the production reporting date will be the earlier of the acreage reporting date or 45 days after the spring sales closing date.

Date

In lieu of the definition of late planting period in section 1 of the Basic Provisions, for fall planted wheat (not covered by a winter coverage endorsement), please refer to the End Of Late Planting Period Date.

Insurance Availability

Any fall planted acreage on which seed is spread onto the soil surface by any method (e.g. airplane or otherwise broadcast seeded) and is subsequently mechanically incorporated into the soil, will be insurable only if you request an inspection for this acreage within 72 hours after the final planting date or within 72 hours after you complete incorporating the seed if you plant in the late planting period, and we agree in writing that the acreage has an adequate stand to produce the yield used to determine your production guarantee. No coverage will be provided if an adequate stand is not established within 30 days after the end of the late planting period or within 30 days after the final planting date if no late planting period is applicable. Insurance will attach to acreage with an adequate stand on the date the acreage is inspected.

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.

Special Provisions
2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Upland, a/c JD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Dubuque (061)

Quality

GENERAL STATEMENTS:

For all quality adjustment factors, the following shall apply:

For all quality adjustment factors, the following shall apply: (1) The quality adjustment factors shall be applied to the production to count for the purpose of determining the net production to count. (2) The quality adjustment factors shall be applied to the production to count for the purpose of determining the net production to count.

For all quality adjustment factors, the following shall apply: (3) The quality adjustment factors shall be applied to the production to count for the purpose of determining the net production to count.

For all quality adjustment factors, the following shall apply: (4) The quality adjustment factors shall be applied to the production to count for the purpose of determining the net production to count.

For all quality adjustment factors, the following shall apply: (5) The quality adjustment factors shall be applied to the production to count for the purpose of determining the net production to count.

For all quality adjustment factors, the following shall apply: (6) The quality adjustment factors shall be applied to the production to count for the purpose of determining the net production to count.

For all quality adjustment factors, the following shall apply: (7) The quality adjustment factors shall be applied to the production to count for the purpose of determining the net production to count.

For all quality adjustment factors, the following shall apply: (8) The quality adjustment factors shall be applied to the production to count for the purpose of determining the net production to count.

- a. For all quality adjustment factors, the following shall apply: (9) The quality adjustment factors shall be applied to the production to count for the purpose of determining the net production to count.
- 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. For all quality adjustment factors, the following shall apply: (10) The quality adjustment factors shall be applied to the production to count for the purpose of determining the net production to count.

A

Special Provisions 2026 and Succeeding Crop Years

Ùæ^KMQ, æFJD

County: Dubuque (061)

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 have sold***** production that was produced by a supplier who has been found to be responsible for the defect, we will settle your claim 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 have sold***** production that was produced by a supplier who has been found to be responsible for the defect, we will settle your claim 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 have sold***** production that was produced by a supplier who has been found to be responsible for the defect, we will settle your claim 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 have sold***** production that was produced by a supplier who has been found to be responsible for the defect, we will settle your claim 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 have sold***** production that was produced by a supplier who has been found to be responsible for the defect, we will settle your claim 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.

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kǻǻQ, æǻǻJD

County: Dubuque (061)

- a. Moisture content;
- 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.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	U.S. Grade No. 5
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Dubuque (061)

- ii. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
- iii. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$ exceed the RIV before conditioning.
- iv. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$

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.

TEST WEIGHT DISCOUNT:

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):

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: HRW, SRW, JD

Date: 6/17/2025

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

County: Dubuque (061)

Test Weight Pounds	DF
50 and above	None
49.99-44	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:
U.S. Sample Grade . Abs. to 51 lbs.;
U.S. Sample Grade . Abs. and below):

Test Weight Pounds	DF
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:
kernels.

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

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

SRW, 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

SRW, HRS, and DUM classes of wheat will be discounted for excessive Defects as follows:

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	U.S. Grade: No. 1
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Dubuque (061)

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

When the producer uses the Falling Number Discount Factors Table or the Sprout Damage Discount Table below, the production is not eligible for any additional discount factor in the Falling Number Discount Tables 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:

When the producer uses the Falling Number Discount Table, 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

À

Falling Numbers - Durum:

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

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^k¹¹¹Q, æ¹FJD

County: Dubuque (061)

SPECIAL GRADE DISCOUNTS:

Á

Á

[illegible]

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.

V@Á`{ Á Á|ÖÖ Á Á|Á[á &á } Á| } cæ å *Á`å•cæ 8•Á|Á|} äää •Á@cæ^Á b|ä `•Á Á@{ æ Á|Áæ ä æÁ@æçÁæ|| , ^ãË Áæää| Á Á| |ææ|^ÖÖ•Á[{ Á sections A or B above, except as shown in C3 below.

V @ A [a a a A O : * A A a a a a A ^ m ^ a ^ A a e A @ : A a a a A [: a] A A a A [: ^ a A A [a A a e : A a A } a ^ ^ a a a [: a e a a a A a A a A a A a A a ^ A

Special Provisions 2026 and Succeeding Crop Years

Ùæ^KMQ, æFJD

County: Dubuque (061)

Revenue Prot with Harvest Price Exclusion (03)

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

- Q1: [A] [ã & q̃] A @ A [ã ^ A q̃ | ^ ã A] A @ A e { E | A A [{ { ^ | A ã A q̃ | ã ^ A q̃ c8^ } O [A] [ã & q̃] A } c ã q̃ * A [{ ã c ã A @ A } | |] [ã ^ A ã] | ^ A ~ ^ o ã ^ ã c ã ^ ã A [A] A c @ A [ã & q̃] A } c ã q̃ * A q̃ | ã ^ A c @ | , ã ^ A & Q [ã & q̃] A [A] [o ã ^ A ã b • c ã A | A ~ & Q ~ ã ã ^ A ~ ã] & ã • A c ã A A ^ & q̃ } A O E Q [A] [{ ã c ã A } | E ã] | ^ A | A • q̃ * A { ã ^ A ã c ã ^ ã A [{ A q̃ | ã ^ A

- DFs for Vomitoxin:

10

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)

Upland Soybean, AFD
County: Dubuque (061)

2. If a level of a substance or condition with a level less than the maximum allowable, adjust the production in the following manner.
 - a. If a level of a substance or condition with a level less than the maximum allowable, adjust the production in the following manner:
 - i. If a level of a substance or condition with a level less than the maximum allowable, adjust the production in the following manner:
 - 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 above.
 - 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.
 - 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.
 - b. If a level of a substance or condition with a level less than the maximum allowable, adjust the production in the following manner:
 - i. If a level of a substance or condition with a level less than the maximum allowable, adjust the production in the following manner:
 - applicable DFs included in sections A or B2 above.
 - to the applicable DFs included in sections A or B2 above.
 - 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

Special Provisions 2026 and Succeeding Crop Years

Ùæ^KMQ, æFJD

County: Dubuque (061)

[illegible][illegible]

- 12

Special Provisions 2026 and Succeeding Crop Years

Úæ¹h²h³Q, æ⁴FJD

County: Dubuque (061)

	%Local Market Price-As defined in the applicable Basic, Crop, or these Provisions.
**	%Disinterested third party-Is 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.