

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use All or None
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Drew (043)

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 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

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on FSA farm number 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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U.S. Farm Income Stabilization Act of 2014
County: Drew (043)

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:

Yield shall be determined by the following formula:

Yield = (Gross Production - Allowable Reductions) x Quality Adjustment Factor (QAF) x Harvesting Efficiency Factor (HEF) x Harvesting Loss Factor (HLF) x Harvesting Method Factor (HMF) x Harvesting Time Factor (HTF) x Harvesting Location Factor (HLF) x Harvesting Condition Factor (HCF) x Harvesting Method Factor (HMF) x Harvesting Time Factor (HTF) x Harvesting Location Factor (HLF) x Harvesting Condition Factor (HCF)

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.

Yield shall be determined by the following formula:

Yield = (Gross Production - Allowable Reductions) x Quality Adjustment Factor (QAF) x Harvesting Efficiency Factor (HEF) x Harvesting Loss Factor (HLF) x Harvesting Method Factor (HMF) x Harvesting Time Factor (HTF) x Harvesting Location Factor (HLF) x Harvesting Condition Factor (HCF)

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 harvest date, the yield shall be determined by the following formula:

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

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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 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 following:

- a. 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.
- b. If the production is sold to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless the production is sold to a disinterested third party within 60 days after the calendar date for the EOIP.
- c. If the production is sold to a disinterested third party within 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.

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 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 the production is sold to a disinterested third party within 60 days after the calendar date for the EOIP.
- c. If the production is sold to a disinterested third party within 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.
- 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 the production is later sold, we will not recalculate or adjust your claim for indemnity.
- f. If the production is sold to a disinterested third party within 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.
- g. If the production is sold to a disinterested third party within 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.

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.

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

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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
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
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

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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
later than 30 days after the 180th day.

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
market value, except for production fed or used in any other manner.

7. REDUCTION IN VALUE (RIV):

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Use 100% of the ACP D

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County: Drew (043)

- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$ if $RIV_{distant} < RIV_{local}$ and $RIV_{distant} > 0$
 - i. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$ if $RIV_{distant} < RIV_{local}$ and $RIV_{distant} > 0$
 - 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.
 - 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. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$ if $RIV_{distant} < RIV_{local}$ and $RIV_{distant} > 0$

DISCOUNT FACTOR CHARTS

U.S. Sample Grade for Test Weight . 16 lbs. and below):

GRADE DISCOUNT:

U.S. Sample Grade for Test Weight . 16 lbs. and below):

TEST WEIGHT DISCOUNT:

Discounts for low test weight as follows (U.S. Sample Grade for Test Weight . 16 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 . 16 lbs. and below):

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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:

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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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Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

Vomiting from such flood-damaged acreage and commingle with production from acreage not damaged by flood, such commingled production will not be adjusted for any quality deficiency. 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.

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:

- a. Vomiting from such flood-damaged acreage and commingle with production from acreage not damaged by flood, such commingled production will not be adjusted for any quality deficiency.
- 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. 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 insured's election to delay settlement as specified in the General Statements above.

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, 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. 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 sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.

DFs for Vomitoxin:

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County: Drew (043)

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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DFs for Aflatoxin:

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Upland Soybean APD
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Aflatoxin Range	DF
0.0 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. If the claimant is a producer, the claimant must provide a statement of the following information:
 - i. A statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production.
 - ii. A statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production, if the claimant is a producer, the claimant must provide a statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production.
 - b. If the claimant is a producer, the claimant must provide a statement of the following information:
 - i. A statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production.
 - ii. A statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production, if the claimant is a producer, the claimant must provide a statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production.
 - c. If the claimant is a producer, the claimant must provide a statement of the following information:
 - i. A statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production.
 - ii. A statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production, if the claimant is a producer, the claimant must provide a statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production.
 - 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 claimant is a producer, the claimant must provide a statement of the following information:

1. A statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production.
2. A statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production, if the claimant is a producer, the claimant must provide a statement of the date the claimant sold, fed, utilized in any other manner, or destroyed the production.

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Use of RIVs: Yes

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Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- a. For production in Section A, the pre-established DFs.
- b. $\frac{Q \cdot I \cdot A \cdot [\cdot \cdot \cdot]}{A \cdot U \cdot \cdot \cdot} \cdot \cdot \cdot$
- c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. $\frac{Q \cdot A \cdot [\cdot \cdot \cdot] \cdot \cdot \cdot}{\cdot \cdot \cdot} \cdot \cdot \cdot$

*	%Local Market Price-As defined in the applicable Basic, Crop, or these Provisions.
**	%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.
***	%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-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-A Grain that does not meet the definition of %Sold-A