

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or None [ <input type="checkbox"/> ]
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Codington (029)

#### 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> 10/15/2025	<b>End of Late Planting Period Date</b> 11/9/2025	<b>Acreage Reporting Date</b> 11/15/2025
<b>Premium Billing Date</b> 8/15/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 11/30/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 11/15/2025	<b>Insured's Production Reporting Date</b> 11/15/2026

TP	Type	Practice
T/P 03	Winter 011	Non-Irrigated 003
T/P 05	Winter 011	Irrigated 002
T/P 09	Winter 011	Organic(Certified) Non-Irr. 713
T/P 11	Winter 011	Organic(Certified) Irr. 702
T/P 15	Winter 011	Organic(Transitional) Non-Irr. 714
T/P 17	Winter 011	Organic(Transitional) Irr. 712

<b>Sales Closing Date</b> 3/15/2026	<b>Cancellation Date</b> 9/30/2025	<b>Earliest Planting Date</b> 3/26/2026	<b>Final Planting Date</b> 5/15/2026	<b>End of Late Planting Period Date</b> 6/9/2026	<b>Acreage Reporting Date</b> 7/15/2026
<b>Premium Billing Date</b> 8/15/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 11/30/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 11/15/2025	<b>Insured's Production Reporting Date</b> 11/15/2026

TP	Type	Practice
T/P 01	Durum (Spring) 018	Non-Irrigated 003
T/P 02	Durum (Spring) 018	Irrigated 002
T/P 04	Spring 012	Non-Irrigated 003
T/P 06	Spring 012	Irrigated 002

## 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: Codrington (029)

TP	Type	Practice
T/P 07	Durum (Spring) 018	Organic(Certified) Non-Irr. 713
T/P 08	Durum (Spring) 018	Organic(Certified) Irr. 702
T/P 10	Spring 012	Organic(Certified) Non-Irr. 713
T/P 12	Spring 012	Organic(Certified) Irr. 702
T/P 13	Durum (Spring) 018	Organic(Transitional) Non-Irr. 714
T/P 14	Durum (Spring) 018	Organic(Transitional) Irr. 712
T/P 16	Spring 012	Organic(Transitional) Non-Irr. 714
T/P 18	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 section 5 (Cancellation and Termination Dates) of the Small Grains Crop Provisions, the Cancellation Date will be September 30 and the Termination Date will be November 30.

### 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.

## Special Provisions 2026 and Succeeding Crop Years

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County: Codrington (029)

## Quality

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than zero) to determine net production to count.

W-1-00-11 The AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurable quality deficiencies under Sections A, B and C must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period.

☐ 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.

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**Special Provisions**  
**2026 and Succeeding Crop Years**

Year: 2026	Commodity: Wheat (0011)	Unit: 100 bushels
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Codrington (029)

c. The unit is not eligible for a claim if the unit is not insured under a policy that provides for yield protection, revenue protection, or revenue protection with harvest price exclusion.

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**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, you must provide written notice of your election to the insurance company no later than 60 days after the calendar date for the EOIP. If you do not provide written notice of your election, your claim will be settled using the applicable DF's for unsold production.
- c. If you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, you must provide written notice of your election to the insurance company no later than 60 days after the calendar date for the EOIP. If you do not provide written notice of your election, your claim will be settled using the applicable DF's for unsold production.
- 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, you must provide written notice of your election to the insurance company no later than 60 days after the calendar date for the EOIP. If you do not provide written notice of your election, your claim will be settled using the applicable DF's for unsold production.
- f. If you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, you must provide written notice of your election to the insurance company no later than 60 days after the calendar date for the EOIP. If you do not provide written notice of your election, your claim will be settled using the applicable DF's for unsold production.
- g. If you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, you must provide written notice of your election to the insurance company no later than 60 days after the calendar date for the EOIP. If you do not provide written notice of your election, your claim will be settled using the applicable DF's for unsold production.

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**2. SECTION 14(e) OF THE BASIC PROVISIONS**

Unless the AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurable quality deficiencies under sections A, B, and C must be obtained in accordance with the Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period (EOIP).

**3. EXTENSION OF TIME TO HARVEST**

Unless the AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurable quality deficiencies under sections A, B, and C must be obtained in accordance with the Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period (EOIP).

If we determine you are prevented from harvesting by the calendar date for the EOIP due to an insurable cause of damage that occurred during the insurance period 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 must be obtained in accordance with the Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period (EOIP).

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use MMU [ 00 ] D
Date: 6/17/2025	Plan:	County: Codrington (029)
	Yield Protection (01)	
	Revenue Protection (02)	
	Revenue Prot with Harvest Price Exclusion (03)	

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

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.

## 5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

**SOLD TO OTHER THAN A DISINTERESTED THIRD PARTY, FED, UTILIZED IN ANY OTHER MANNER, OR WHEN A PRE-ESTABLISHED DF IS APPLICABLE.**

## 6. ZERO MARKET VALUE

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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- a. Moisture content;
- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or

## 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: Codington (029)

- 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, the RIV in your local marketing area shall be used.~~ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
- iii. ~~When the RIV before conditioning exceeds the RIV after conditioning, the RIV after conditioning shall be used.~~ exceed the RIV before conditioning.
- iv. ~~When the RIV after conditioning exceeds the RIV before conditioning, the RIV before conditioning shall be used.~~

### 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~~

~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~

### GRADE DISCOUNT:

~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~

- " 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:

~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use HWW or HRW or SRW

Date: 6/17/2025

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

County: Codrington (029)

Test Weight Pounds	DF
50 and above	None
49.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

Grain @ 50 lbs. or more per bushel of P&A shall be \* 100% of the P&A value. Grain @ 44 lbs. or more per bushel of P&A shall be \* 90% of the P&A value. Grain @ 40 lbs. or more per bushel of P&A shall be \* 80% of the P&A value. Grain @ 35 lbs. or more per bushel of P&A shall be \* 70% of the P&A value. Grain @ 30 lbs. or more per bushel of P&A shall be \* 60% of the P&A value. Grain @ 25 lbs. or more per bushel of P&A shall be \* 50% of the P&A value. Grain @ 20 lbs. or more per bushel of P&A shall be \* 40% of the P&A value. Grain @ 15 lbs. or more per bushel of P&A shall be \* 30% of the P&A value. Grain @ 10 lbs. or more per bushel of P&A shall be \* 20% of the P&A value. Grain @ 5 lbs. or more per bushel of P&A shall be \* 10% of the P&A value. Grain @ 0 lbs. or more per bushel of P&A shall be \* 0% of the P&A value. 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

Grain @ 50 lbs. or more per bushel of P&A shall be \* 100% of the P&A value. Grain @ 44 lbs. or more per bushel of P&A shall be \* 90% of the P&A value. Grain @ 40 lbs. or more per bushel of P&A shall be \* 80% of the P&A value. Grain @ 35 lbs. or more per bushel of P&A shall be \* 70% of the P&A value. Grain @ 30 lbs. or more per bushel of P&A shall be \* 60% of the P&A value. Grain @ 25 lbs. or more per bushel of P&A shall be \* 50% of the P&A value. Grain @ 20 lbs. or more per bushel of P&A shall be \* 40% of the P&A value. Grain @ 15 lbs. or more per bushel of P&A shall be \* 30% of the P&A value. Grain @ 10 lbs. or more per bushel of P&A shall be \* 20% of the P&A value. Grain @ 5 lbs. or more per bushel of P&A shall be \* 10% of the P&A value. Grain @ 0 lbs. or more per bushel of P&A shall be \* 0% of the P&A value. U.S. Sample Grade . Abs. to 51 lbs.; U.S. Sample Grade . Abs. and below):

Grain @ 50 lbs. or more per bushel of P&A shall be \* 100% of the P&A value. Grain @ 44 lbs. or more per bushel of P&A shall be \* 90% of the P&A value. Grain @ 40 lbs. or more per bushel of P&A shall be \* 80% of the P&A value. Grain @ 35 lbs. or more per bushel of P&A shall be \* 70% of the P&A value. Grain @ 30 lbs. or more per bushel of P&A shall be \* 60% of the P&A value. Grain @ 25 lbs. or more per bushel of P&A shall be \* 50% of the P&A value. Grain @ 20 lbs. or more per bushel of P&A shall be \* 40% of the P&A value. Grain @ 15 lbs. or more per bushel of P&A shall be \* 30% of the P&A value. Grain @ 10 lbs. or more per bushel of P&A shall be \* 20% of the P&A value. Grain @ 5 lbs. or more per bushel of P&A shall be \* 10% of the P&A value. Grain @ 0 lbs. or more per bushel of P&A shall be \* 0% of the P&A value. U.S. Sample Grade . Abs. to 51 lbs.; U.S. Sample Grade . Abs. 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:

Defects %	DF
10 and below	None
10.01-35	See Quality Adjustment Tab for Discount Factors
Above 35	See section B

Grain @ 50 lbs. or more per bushel of P&A shall be \* 100% of the P&A value. Grain @ 44 lbs. or more per bushel of P&A shall be \* 90% of the P&A value. Grain @ 40 lbs. or more per bushel of P&A shall be \* 80% of the P&A value. Grain @ 35 lbs. or more per bushel of P&A shall be \* 70% of the P&A value. Grain @ 30 lbs. or more per bushel of P&A shall be \* 60% of the P&A value. Grain @ 25 lbs. or more per bushel of P&A shall be \* 50% of the P&A value. Grain @ 20 lbs. or more per bushel of P&A shall be \* 40% of the P&A value. Grain @ 15 lbs. or more per bushel of P&A shall be \* 30% of the P&A value. Grain @ 10 lbs. or more per bushel of P&A shall be \* 20% of the P&A value. Grain @ 5 lbs. or more per bushel of P&A shall be \* 10% of the P&A value. Grain @ 0 lbs. or more per bushel of P&A shall be \* 0% of the P&A value. U.S. Sample Grade . Abs. to 51 lbs.; U.S. Sample Grade . Abs. and below):

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	U.S. Grade: No. 1 D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Codington (029)

### SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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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 Adjusmtent Tab for Discount Factors
Above 15.0	See Section B

### FALLING NUMBER DISCOUNTS:

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Equipment and procedure used to perform what is generally referred to as a quick test-Ä^Ä [ c^ÄÄ] cäÄ^ÄV @} Ä ![ ä &ä } Ä äÖ ![ ~ ¨Öæ æ^ÄÄä & ~ } c^äÄ ÄÖÖÄ  
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

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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



## Special Provisions 2026 and Succeeding Crop Years

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County: Codrington (029)

SPECIAL GRADE DISCOUNTS:

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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 falling number.
2. (unless you elect to delay settlement as specified in the General Statements above).
- 3.

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sections A or B above, except as shown in 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)

Urea Nitrogen @ 0.05 [ 0.05 ] ID  
County: Codington (029)

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 deficiencies listed in Section C.

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

- Vomitoxin range [ 10.1 ppm & above ]
- DF [ 0.05 ]
- DF [ 0.05 ]

1. Vomitoxin range [ 10.1 ppm & above ]

- insurable quality deficiencies, and that value divided by the local market price.
  - 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.
  - 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
10.1 ppm & above	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Farm Income Stabilization Act (FISMA)

Date: 6/17/2025

Plan: Yield Protection (01)

County: Codington (029)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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, and the grain is put into commercial storage without going into on farm storage, the DF will be:
    - i. The level of a substance or condition is less than the maximum allowable, and the grain is put into commercial storage without going into on farm storage, 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.
    - ii. The level of a substance or condition is less than the maximum allowable, and the grain is put into commercial storage without going into on farm storage, 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. The level of a substance or condition is less than the maximum allowable, and the grain is put into commercial storage without going into on farm storage, 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, added to 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, and the grain is put into commercial storage without going into on farm storage, the DF will be:
    - i. The level of a substance or condition is less than the maximum allowable, and the grain is put into commercial storage without going into on farm storage, 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.
    - ii. The level of a substance or condition is less than the maximum allowable, and the grain is put into commercial storage without going into on farm storage, 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. The level of a substance or condition is less than the maximum allowable, and the grain is put into commercial storage without going into on farm storage, the DF will be the sum of the applicable DFs included in sections A or B3 above, plus the applicable DFs included in sections A or B3 above, plus 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

## Special Provisions 2026 and Succeeding Crop Years

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County: Codrington (029)

a. If the producer is not a producer of the insured commodity, the producer will not be adjusted for any quality deficiencies listed in Section C.

i. If the producer is not a producer of the insured commodity, the producer will not be adjusted for any quality deficiencies listed in Section C.

ii. If the producer is not a producer of the insured commodity, the producer will not be adjusted for any quality deficiencies listed in Section C.

b. If the producer is not a producer of the insured commodity, the producer will not be adjusted for any quality deficiencies listed in Section C.

i. If the producer is not a producer of the insured commodity, the producer will not be adjusted for any quality deficiencies listed in Section C.

ii. If the producer is not a producer of the insured commodity, the producer will not be adjusted for any quality deficiencies listed in Section C.

c. If the producer is not a producer of the insured commodity, the producer will not 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 the insurance period, such production will not be adjusted for any quality deficiencies listed in Section C.

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