

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use All or None A/D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Menard (327)

### 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> 12/15/2025	<b>End of Late Planting Period Date</b> 1/9/2026	<b>Acreage Reporting Date</b> 1/15/2026
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 10/31/2026	<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.

Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2026 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.

#### Premium

In accordance with section 6 of the Small Grains Crop Provisions, a reduced premium rate is provided for acreage intentionally destroyed before harvest by grazing or other means. To qualify for the reduced premium rate you must notify your agent no later than March 15.

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County: Menard (327)

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.

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

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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Oats (0016)

UAA: 1000/acre A/D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Menard (327)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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.

### EXPLANATION OF QUALITY ADJUSTMENT

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 { } • • • • •

QA { } • • • • • 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 { } • • • • •

### EXPLANATION OF QUALITY ADJUSTMENT

QA { } • • • • • 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.

### 5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

On { } • • • • • 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

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.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use of HARVEST PRICE EXCLUSION
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Menard (327)

### 7. REDUCTION IN VALUE (RIV):

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- a. T [ ä c ^ Ä ] c } dÄ
- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f. ÜÖXÄ • • Ä • [ äæ^äÄ äÖÄ | { æ^Ä • q \* Äæ ä|ä \* Äæ äÄ æ^Ä \* Ä - Ä [ ~ | Ä | [ ä ~ & q ] È
  - i. ÜÖXÄ • [ c^Ä • ^äÄ Ä { ää æä } Ä äÖÄ • ÖÖ È
  - 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. VÖÜÖXÄ äÄ &Ä æ^Ä | Äæ^Ä^c { ä^äÄ } ÄÖÄæ^Ä ~ &Ä æ^Ä • c^Ä | [ ä ~ & q ] ÄÄ [ |äÄ Ää ä c^Ä • c^ÄÖäÄ æc È

### ÜÖÖVÖPÄÄ DISCOUNT FACTOR CHARTS

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### GRADE DISCOUNT:

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### TEST WEIGHT DISCOUNT:

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

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use RIV or AID
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Menard (327)

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:

For Oats, the following discounts apply to the base price:

Ergoty or Thin	See section B
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### SAMPLE GRADE DISCOUNTS:

For Oats, the following discounts apply to the base price:

### U.S. DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

For Oats, the following discounts apply to the base price:

- 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 insurable quality deficiencies, and that value divided by the local market price.
- For Oats, the following discounts apply to the base price:
- For Oats, the following discounts apply to the base price:

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Upland Soybean (0010)
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Menard (327)

### 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.

For production containing 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.

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. Vomitoxin (Deoxynivalenol) in grain at a level of 10.0 ppm or less.
- b. 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:
- 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 date of sale or delivery of the grain to the buyer.

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 grain is sold to a disinterested third party after 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.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Unit: 1000/acre/lot
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Menard (327)

- 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 - 10.0 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

2. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner.
  - a. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner:
    - 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 level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner: 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.
    - iii. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner: 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.
    - 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 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. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner: 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.
    - ii. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner: 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.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Uae 1000/ae A i D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Menard (327)

- iii. ~~Q i A q c a i A ~ a c a & A i A i a a i . E A e a e A e c i A c a a a e A i A c a O U O e a c A c A q i A e E e A c A c A q i A e a a a A c A~~  
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 ~~q { } i c a A } q a A ~ & q i [ a ~ & q } A A [ j a E a E a a a A a ~ A c o i A e } i E i A ~ d [ ^ a A } i . . A E a i [ , A e ] j a . E i c A e d { a a A e a e A c c } . q } A q i A A~~ 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 . . A A i [ , A e ] j a . E i c A e a a a A a a a a a . d ^ } c i A c A } a c A i [ [ , q \* A q i A e ] i ^ c A ~ & q i [ a ~ & q } A A i [ A e i c a e ^ E a A i A e q } A O K~~
- a. ~~Q i A i [ a ~ & q } A i c a a \* A [ { a i c a A } i A c i A c A i A e a } a . A e A i A ~ } c a c A c A q i A A K~~
- i. ~~V c A i c A e ] j a a A ~ A c A ~ ^ i A ~ A i A e i A ~ i a i A ~ a c A e A ~ a } a . E a a a c a e a ~ A a a a a A c A i c A e a e i c a e i A i [ a ~ & q } A [ j a A A~~  
disinterested third party; or
- ii. ~~E e A i A i [ a ~ & q } E a a E a a a a A a A a ~ A c o i A e } i E i A [ j a A i A c o i A c a a a a c i A ~ c a a c A a A e c E a [ A c o i A c A [ { A ~ & q } A c A i A A q i A A e q ~ a a e~~
- b. ~~Q i A i [ a ~ & q } A i c a a \* A e a i c a A i A a ~ A c o i A ~ a c a & A i A i a a i . c c A } c i A i [ a ~ & q } A i c a a \* A [ { a i c a A e A a a a A O H a a i c A c A c A~~  
will be:
- i. ~~V c A i c A e ] j a a A ~ A c A ~ ^ i A ~ A i A e i A ~ i a i A ~ a c A e A ~ a } a . E a a a c a e a ~ A a a a a A c A i c A e a e i c a e i A i [ a ~ & q } A [ j a A A~~  
~~a a a c i A ~ c a a c A a A e c E a ~ & q i [ a ~ & q } A ~ c a e A ~ A } A e } [ i c a a a a d A i [ { A c A a j a A i A c A ~ ^ i E i A i e } ] [ i c a a a a d A i [ { A c A a j a A e a A ~~~  
into commercial storage prior to being sold.
- ii. ~~E e A i A i [ a ~ & q } A c A a e A A } E e a A d i a e A a a A e A e A i A j a E a e A A } E e a A d i a e A a a A e A e } [ i c a A i A i [ { ^ i a a A d i a e A a A e A i A j a E a~~  
~~, a A a E a e A a a A a A a ~ A c o i A e } i E i A j a A i A c o i A c a a a c i A ~ c a a c A a A e c E a [ A c o i A c A [ { A ~ & q } A c A i A A q i A A e q ~ a a e~~
- c. ~~Q i [ a ~ & q } A ~ a a a \* A } a i A i A e a } A O H A a ~ d [ ^ a A A a e } i A e a } c a i A i A . E a c A c A q i A A e E e E a c i A i [ a ~ & q } A ~ d [ ^ a A A a e } i A~~  
unacceptable to us, such production 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 insurance period, such production will not be adjusted for any deficiencies listed in Section C.

### U O O V O P A A Z E R O M A R K E T V A L U E P R O D U C T I O N

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