

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use All or None: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Fresno (019)

### Program Dates for Insurable Types and Practices

<b>Sales Closing Date</b> 10/31/2025	<b>Cancellation Date</b> 10/31/2025	<b>Earliest Planting Date</b>	<b>Final Planting Date</b> 1/31/2026	<b>End of Late Planting Period Date</b> 2/10/2026	<b>Acreage Reporting Date</b> 3/15/2026
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 10/31/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 12/15/2025	<b>Insured's Production Reporting Date</b> 12/15/2026

TP	Type	Practice
T/P 1	Winter 016 *4	Non-Irrigated 003 *4 *8
T/P 2	Winter 016 *4	Irrigated 002 *4
T/P 3	Winter 016 *4	Organic(Certified) Non-Irr. 713 *4 *8
T/P 4	Winter 016 *4	Organic(Certified) Irr. 702 *4
T/P 5	Winter 016 *4	Organic(Transitional) Non-Irr. 714 *4 *8
T/P 6	Winter 016 *4	Organic(Transitional) Irr. 712 *4

#### 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.

#### Date

\*4 In lieu of section 6 (a)(2) of the Basic Provisions, you must submit your acreage report on or before the acreage reporting date contained in these Special Provisions.

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: Oats (0016)	Use: 1400 (1) and 1401 (2)
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Fresno (019)

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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

[illegible]

## 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

7. REDUCTION IN VALUE (RIV):

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## Special Provisions 2026 and Succeeding Crop Years

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County: Fresno (019)

Discounts for percent sound as follows (U.S. Sample Grade for Damage . . . . . 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:

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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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- 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.
- $\frac{Q(A) \cdot [I(a|A) - I(a|\hat{A})]}{Q(\hat{A})} = \frac{P(A)}{P(\hat{A})}$  (unless you elect to delay settlement as specified in the General Statements above).
- $\frac{Q(A) \cdot [I(a|A) - I(a|\hat{A})]}{Q(\hat{A})} = \frac{P(A)}{P(\hat{A})}$

## 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

## Special Provisions 2026 and Succeeding Crop Years

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County: Fresno (019)

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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026  
Date: 6/17/2025

Commodity: Oats (0016)  
Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)

Unit: 100 bushels  
County: Fresno (019)

Vomitoxin Range	DF
0.1 to 1.0 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

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, the DF will be:
    - 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 a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, added to the applicable DFs included in sections A or B2 above.
    - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 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 a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above.
    - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above.
    - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:



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Date: 6/17/2025

Commodity: Oats (0016)  
Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)

Use 1000 bushels per acre  
County: Fresno (019)

Aflatoxin Range	DF
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 level of Aflatoxin or Vomitoxin is not acceptable to us, the production will not be adjusted for any quality deficiencies listed in Section C.
- i. If the production is sold, fed, or utilized in any other manner, the production will not be adjusted for any quality deficiencies listed in Section C.
- ii. If the production is not sold, fed, or utilized in any other manner, the production will not be adjusted for any quality deficiencies listed in Section C.
- b. If the production is not sold, fed, or utilized in any other manner, the production will not be adjusted for any quality deficiencies listed in Section C.
- i. If the production is sold, fed, or utilized in any other manner, the production will not be adjusted for any quality deficiencies listed in Section C.
- ii. If the production is not sold, fed, or utilized in any other manner, the production will not be adjusted for any quality deficiencies listed in Section C.
- c. If the production is not sold, fed, or utilized in any other manner, the 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.

### ZERO MARKET VALUE PRODUCTION

If the level of Aflatoxin or Vomitoxin is not acceptable to us, the production will not be adjusted for any quality deficiencies listed in Section C.

- If the production is sold, fed, or utilized in any other manner, the production will not be adjusted for any quality deficiencies listed in Section C.
- If the production is not sold, fed, or utilized in any other manner, the production will not be adjusted for any quality deficiencies listed in Section C.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use of Data: Yes
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Fresno (019)

- 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-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
*****	%Insold-Grain that does not meet the definition of %Sold.