

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: Gillespie (171)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 12/15/2025	End of Late Planting Period Date 1/9/2026	Acreage Reporting Date 1/15/2026
Premium Billing Date 7/1/2026	End of Insurance Date 10/31/2026	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

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 1.

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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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- 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 iii 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 you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- c. 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 you elect 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 the production is later sold, we will not recalculate or adjust your claim for indemnity.
- f. 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 you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- g. 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 you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.

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QA and 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
will be taken 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

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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

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7. REDUCTION IN VALUE (RIV):

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- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
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 - 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.
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UNPAID 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 . 45 100 Abs. and below):

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Year: 2026

Commodity: Oats (0016)

U.S. No. 1 Hard Red Winter

Date: 6/17/2025

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

County: Gillespie (171)

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 . 55 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 discount factor for the following special grades shall be as follows:

Ergoty or Thin	See section B
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SAMPLE GRADE DISCOUNTS:

For Oats, the discount factor for the following sample grades shall be as follows:

U.S. NO. 1 HARD RED WINTER DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

The following table sets forth the discount factors for the U.S. No. 1 Hard Red Winter grade of Oats when the deficiency is not in the discount factor charts. The discount factor shall 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.

- 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 discount factor for the following sample grades shall be as follows: (unless you elect to delay settlement as specified in the General Statements above).
- For Oats, the discount factor for the following sample grades shall be as follows: (unless you elect to delay settlement as specified in the General Statements above).

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Revenue Prot with Harvest Price Exclusion (03)

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.

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c. A public health agency of the applicable State in which the insured crop is grown.

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,

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. 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.

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Year: 2026

Commodity: Oats (0016)

U.S. #1 Hard Red Winter Wheat

Date: 6/17/2025

Plan: Yield Protection (01)

County: Gillespie (171)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- 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 substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - a. If the level of any of the substances or conditions with a level 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 substances or conditions with a level 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 substances or conditions with a level 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 substances or conditions with a level 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 substances or conditions with a level 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.

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- iii. applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 - 100 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 third party, the claimant must be a disinterested third party; or
- b. If the claimant is a third party, the claimant must be a disinterested third party; or
- c. If the claimant is a third party, the claimant must be a disinterested third party; or
- 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.

ÙÒÔVQ PÄÖÁ ZERO MARKET VALUE PRODUCTION

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*	%Local Market Price- A has defined in the applicable Basic, Crop, or these Provisions.
**	%Disinterested third party- A 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- A 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
*****	%Unsold-A Grain that does not meet the definition of %sold.- A