

Special Provisions

2026 and Succeeding Crop Years

| | | |
|-----------------|--|---|
| Year: 2026 | Commodity: Wheat (0011) | Use All Data: <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: Riverside (065) |

Program Dates for Insurable Types and Practices

| | | | | | |
|---|--|---------------------------------------|--|--|--|
| Sales Closing Date 10/31/2025 | Cancellation Date 10/31/2025 | Earliest Planting Date | Final Planting Date 1/31/2026 | End of Late Planting Period Date 2/10/2026 | Acreage Reporting Date 3/15/2026 |
| Premium Billing Date 7/1/2026 | End of Insurance Date 10/31/2026 | Termination Date 11/30/2026 | Contract Change Date 6/30/2026 | Production Reporting Date 12/15/2025 | Insured's Production Reporting Date 12/15/2026 |

| TP | Type | Practice |
|-------|-----------------------|-----------------------------------|
| T/P 1 | Durum (Winter) 019 *4 | Irrigated 002 *4 |
| T/P 3 | Winter 011 *4 | Irrigated 002 *4 |
| T/P 4 | Durum (Winter) 019 *4 | Organic(Certified) Irr. 702 *4 |
| T/P 6 | Winter 011 *4 | Organic(Certified) Irr. 702 *4 |
| T/P 7 | Durum (Winter) 019 *4 | Organic(Transitional) Irr. 712 *4 |
| T/P 9 | Winter 011 *4 | Organic(Transitional) Irr. 712 *4 |

| | | | | | |
|---|--|---------------------------------------|--|--|--|
| Sales Closing Date 10/31/2025 | Cancellation Date 10/31/2025 | Earliest Planting Date | Final Planting Date 1/21/2026 | End of Late Planting Period Date 1/31/2026 | Acreage Reporting Date 3/15/2026 |
| Premium Billing Date 7/1/2026 | End of Insurance Date 10/31/2026 | Termination Date 11/30/2026 | Contract Change Date 6/30/2026 | Production Reporting Date 12/15/2025 | Insured's Production Reporting Date 12/15/2026 |

| TP | Type | Practice |
|-------|---------------|--|
| T/P 2 | Winter 011 *4 | Non-Irrigated 003 *4 *8 |
| T/P 5 | Winter 011 *4 | Organic(Certified) Non-Irr. 713 *4 *8 |
| T/P 8 | Winter 011 *4 | Organic(Transitional) Non-Irr. 714 *4 *8 |

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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.

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.

- *8 Insured Crop: In addition to section 6 of the Small Grains Crop Provisions, the person must submit acceptable records of acreage and harvested grain production for the non-irrigated practice by the production reporting date. On a county basis, these records must show that the person planted and harvested eighty percent of their acreage for grain in at least one year of the last five consecutive crop years. Using another producer's records does not meet this requirement. The person must provide supporting evidence/verifiable records of the grain production in accordance with the Crop Insurance Handbook procedures.

Quality

GENERAL STATEMENTS:

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Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|-------------------------|
| 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: Riverside (065) |

adjustment factors are considered in determining production to count.

than zero) to determine net production to count.

Qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under

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

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

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.

DF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in

- a. $\frac{\text{Yield} \times \text{Quality}}{\text{Yield} \times \text{Quality} + \text{Quality} \times \text{Yield}}$
- b. Sections C1 or C2 and Section B below, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- c. $\frac{\text{Yield} \times \text{Quality}}{\text{Yield} \times \text{Quality} + \text{Quality} \times \text{Yield}}$

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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. $\frac{\text{Yield} \times \text{Quality}}{\text{Yield} \times \text{Quality} + \text{Quality} \times \text{Yield}}$

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use All Data in AIP

Date: 6/17/2025

Plan: Yield Protection (01)

County: Riverside (065)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- c. 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.
- 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. 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.
- f. 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.
- g. 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.

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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 { } will be taken after the calendar date for the EOIP. If you elect to delay harvest, 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 will apply. If you elect to delay harvest, 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 will apply. If you elect to delay harvest, 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 will apply.

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 a claim.

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 a claim.

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: HWW, SRW, HRW, D |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Riverside (065) |

| | |
|--------------------|---|
| Test Weight Pounds | DF |
| 50.99-44 | None |
| Below 44 | See Quality Adjustment Tab for Discount Factors |
| | See Section B |

SRW, HRW, and HWW classes of wheat will be discounted for excessive Defects as follows:

SWW, HRS, and DUM 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 |

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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.

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County: Riverside (065)

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- ## SECTION C - SUBSTANCES OR CONDITIONS THAT ARE INJURIOUS TO HUMAN OR ANIMAL HEALTH

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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Special Provisions 2026 and Succeeding Crop Years

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County: Riverside (065)

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

- a. V@Áa@ Á|Áa@á[|ÁÁc^|ÁÁ@Á[|á@á|ÁÁ|*ÁÁ{áááá}LÁ|
 b. O@|@|Á~à|Á@á@O|*áááá}ÁÁ@ÁM,á~áÁúáá•LÁ|Á
 c. OÁ~à|Á@á@á@Á^|&ÁÁ@Á@|Ááá~ÁúááÁÁÁ@á@Á~^|ÁÁ@|ÁÁ|,}É

[illegible]

- [illegible]

DFs for Vomitoxin:

| | |
|------------------|---|
| Vomitoxin Range | DF |
| 0.1 - 0.9 ppm | See Quality Adjustment Tab for Discount Factors |
| 10.1 ppm & above | See C3 below |

2. If a deficiency level is less than the maximum allowable, adjust the production in the following manner:
- a. If the deficiency level is less than the maximum allowable, the DF will be:
- i. all insurable quality deficiencies, and that value divided by the local market price.

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| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Riverside (065) |

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