

## 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)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Clark (025)                          |

#### Program Dates for Insurable Types and Practices

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

|                 |  |                        |
|-----------------|--|------------------------|
| Year: 2026      | Commodity: Wheat (0011)  | Use All or None [X] ID |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Clark (025)    |

| 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: Clark (025)

## Quality

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U[ ă ~ &g[ ă Qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under U[ ă &g[ ă • A[ ă ! A[ ă c[ ă c[ ă

Q 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

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

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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)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Clark (025) |

c. The unit of production 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.

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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. The unit of production 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.
- c. The unit of production 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.
- 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. The unit of production 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.
- f. The unit of production 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.
- g. The unit of production 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.

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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).

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)

Unit: 1000 bushels

Date: 6/17/2025

Plan: Yield Protection (01)

County: Clark (025)

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 later than 30 days after the 180th day.

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

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 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 sold to other than a disinterested third party, fed, utilized in any other manner.

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

MOISTURE CONTENT; DAMAGE DUE TO UNINSURED CAUSES; DRYING; HANDLING; PROCESSING; OR

- Moisture content;
- Damage due to uninsured causes;
- Drying;
- Handling;
- Processing; or

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Grade No. 5 for Kernel Damage

Date: 6/17/2025

Plan: Yield Protection (01)

County: Clark (025)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- 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 resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~ exceed the RIV before conditioning.
  - iv. ~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area 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.  
 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.  
 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.  
 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  
Date: 6/17/2025

Commodity: Wheat (0011)  
Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)

Use HWW or HRS or D  
County: Clark (025)

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

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                                   |

kernels.

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                                   |

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)
U.S. Grade: No. 1 Hard
County: Clark (025)

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

When the producer uses the Falling Number 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.

Table with 2 columns: Sprout Damage Percent, DF. Rows: 10 and below (None), 10.01 - 15.0 (See Quality Adjustmntent Tab for Discount Factors), Above 15.0 (See Section B)

FALLING NUMBER DISCOUNTS:

When a producer uses the 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:

Table with 2 columns: Falling Number Range, DF. Rows: 299-200 (See Quality Adjustment Tab for Discount Factors), Below 200 (See Section B)

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Falling Numbers - Durum:

Table with 2 columns: Falling Numbers Range, DF. Rows: 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: Clark (025)

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.

[illegible]

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## 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: Clark (025)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

For any acreage that is damaged by flood, the producer shall not be required to adjust the production for any quality deficiencies listed in Section C. 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 (DON) in the grain at the time of harvest.
- Other substances or conditions that may affect the quality of the grain.
- Other substances or conditions that may affect the quantity of the grain.

For any acreage that is damaged by flood, the producer shall not be required to adjust the production for any quality deficiencies listed in Section C. 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.

- For any acreage that is damaged by flood, the producer shall not be required to adjust the production for any quality deficiencies listed in Section C. 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.
- 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.
- For any acreage that is damaged by flood, the producer shall not be required to adjust the production for any quality deficiencies listed in Section C. 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.

DFs for Vomitoxin:

|                  |   |
|------------------|---|
| Vomitoxin Range  | DF  |
| 0.1 to 10.0 ppm  | 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: Clark (025)

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. 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 the sum of 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, 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 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 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.
    - 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. 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 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, 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.
    - iii. 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 the sum of the 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

## Special Provisions 2026 and Succeeding Crop Years

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County: Clark (025)

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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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

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Date: 6/17/2025

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

County: Clark (025)

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manner, or destroyed unless Section C3d applies. An automatic 30 day extension of time will be allowed for you to submit your claim for indemnity.

|       |  |
|-------|--|
| *     | %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.  |