





## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use: 0001 and 0002
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Baldwin (003)

- [illegible]

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\$ 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
- 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.
- e. If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- 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.

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.

ΗΕΘΥΝΟΡΨΟΨΑΨΑΨ ΟΑΨΑΨΟΨΧΟΨΝ

[illegible]

## Special Provisions 2026 and Succeeding Crop Years

Ùæ^kMOTææ æGFD

County: Baldwin (003)

- Damage due to uninsured causes;
- Drying;
- Handling;

## Special Provisions 2026 and Succeeding Crop Years

Ùæ^kMOEææ æÆFD

County: Baldwin (003)

- ## UNIVERSITY OF ALABAMA DISCOUNT FACTOR CHARTS

Discounts for low test weight as follows (U.S. Sample Grade for Test Weight . 45 Abs. and below):

Test Weight Pounds	DF
27 and above	None
26.99-24	See Quality Adjustment Tab for Discount Factors
Below 24	See section B

Discounts for percent sound as follows (U.S. Sample Grade for Damage . A J E J A A and below):

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use: 4001 and 4050
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Baldwin (003)

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:

Öä&~}•Á|Á{ ~ccÁ|Áæ|ä^Á|æ^Áe^Á|^8ää^áÁã@Á@ÁÛ~æäÁÖäb•q^}cÁæÁ|8æ^áÁÁ@ÁÖÈ

Ergoty or Thin	See section B
----------------	---------------

SAMPLE GRADE DISCOUNTS:

Öä & ~ } • Á | Áæ | ^ Á | æ ^ Á æ & | • Áæ ^ Á | ^ & ä ^ á Á ã @ Á @ Á Û ~ æ ä Á ä b • ç ^ } ó v æ ä Á & æ ^ á Á Á @ Á Ö È

## ÜÖÖÜPÁÁ DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

[illegible]

- 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.
- (unless you elect to delay settlement as specified in the General Statements above).
- 

## 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 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

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)

Use: 100%

County: Baldwin (003)

Vomitoxin (AOAC 981.10) in the grain at the time of harvest shall not be adjusted for any quality factors if the grain is sold to a disinterested third party within 60 days of 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 sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.

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:

- Vomitoxin (AOAC 981.10) in the grain at the time of harvest shall not be adjusted for any quality factors if the grain is sold to a disinterested third party within 60 days of 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 sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- The amount of the deficiency in the grain at the time of harvest shall not be adjusted for any quality factors if the grain is sold to a disinterested third party within 60 days of 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 sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- 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 time of harvest and shall not be adjusted for any quality factors if the grain is sold to a disinterested third party within 60 days of 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 sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.

- 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.
  - 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.
  - The amount of the deficiency in the grain at the time of harvest shall not be adjusted for any quality factors if the grain is sold to a disinterested third party within 60 days of 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 sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
  - 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 sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.

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: Oats (0016)	Use: 1000, 1000, 1000
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Baldwin (003)

2. If the level of aflatoxin or other substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
- a. If the level of aflatoxin or other substances or conditions with a level less than the maximum allowable, adjust the production in the following manner:
- 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.
  - If the level of aflatoxin or other 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.
  - If the level of aflatoxin or other 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.
  - 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.
  - 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:
- If the level of aflatoxin or other substances or conditions with a level less than the maximum allowable, adjust the production in the following manner: applicable DFs included in sections A or B2 above.
  - If the level of aflatoxin or other substances or conditions with a level less than the maximum allowable, adjust the production in the following manner: applicable DFs included in sections A or B2 above.
  - If the level of aflatoxin or other substances or conditions with a level less than the maximum allowable, adjust the production in the following manner: applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 - 300.1 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below



## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use: 100% Feed
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Baldwin (003)

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 producer, the claimant must provide a written statement to the insurer, signed by the claimant, stating that the claimant is the owner of the production and that the claimant is not a tenant or sharecropper.
    - i. If the claimant is a producer, the claimant must provide a written statement to the insurer, signed by the claimant, stating that the claimant is the owner of the production and that the claimant is not a tenant or sharecropper.
    - ii. If the claimant is a producer, the claimant must provide a written statement to the insurer, signed by the claimant, stating that the claimant is the owner of the production and that the claimant is not a tenant or sharecropper.
  - b. If the claimant is a producer, the claimant must provide a written statement to the insurer, signed by the claimant, stating that the claimant is the owner of the production and that the claimant is not a tenant or sharecropper.
    - i. If the claimant is a producer, the claimant must provide a written statement to the insurer, signed by the claimant, stating that the claimant is the owner of the production and that the claimant is not a tenant or sharecropper.
    - ii. If the claimant is a producer, the claimant must provide a written statement to the insurer, signed by the claimant, stating that the claimant is the owner of the production and that the claimant is not a tenant or sharecropper.
  - c. If the claimant is a producer, the claimant must provide a written statement to the insurer, signed by the claimant, stating that the claimant is the owner of the production and that the claimant is not a tenant or sharecropper.
  - 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 claimant is a producer, the claimant must provide a written statement to the insurer, signed by the claimant, stating that the claimant is the owner of the production and that the claimant is not a tenant or sharecropper.

1. If the claimant is a producer, the claimant must provide a written statement to the insurer, signed by the claimant, stating that the claimant is the owner of the production and that the claimant is not a tenant or sharecropper.
2. If the claimant is a producer, the claimant must provide a written statement to the insurer, signed by the claimant, stating that the claimant is the owner of the production and that the claimant is not a tenant or sharecropper.
  - a. For production in Section A, the pre-established DFs.
  - b. If the claimant is a producer, the claimant must provide a written statement to the insurer, signed by the claimant, stating that the claimant is the owner of the production and that the claimant is not a tenant or sharecropper.
  - c. For production in Section C1 or C2, such 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: 0001a
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Baldwin (003)

3. GA [ ^ Á ^ d [ ^ Á [ [ á & q } Á ~ aā ā \* Á } á ^ Á ^ & q } Á H Á Á a } ^ Á } aā } aā ^ Á Á • Á ~ & q [ [ á & q } Á á [ [ á ^ Á aā • c ā Á [ Á } ^ Á ~ aā Á ^ aā } & a • Á c ā Á Á • ^ & q } Á H Á Á [ Á [ [ á ^ Á d [ ^ Á [ Á ~ • ^ Á Á ^ d [ ^ Á ~ & q [ [ á & q } Á aā } Á á [ [ á ^ Á { } | ^ c ā Á } c ā ~ & q [ [ á & q } Á Á [ [ á Á aā c ā ^ á Á Á } ^ Á c @ Á { a } } ^ Á Á ^ d [ ^ á Á } | • • Á ^ & q } Á H Á Á } | a • Á c Á c { aā Á Á c c } • q } Á Á Á Á Á Á Á [ , ^ á Á [ Á ~ Á Á a { aā [ ^ Á aā Á Á Á a { } a E

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