

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use All or None []
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Nash (127)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 11/10/2025	End of Late Planting Period Date 11/25/2025	Acreage Reporting Date 1/15/2026
Premium Billing Date 7/1/2026	End of Insurance Date 7/31/2026	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 091	Non-Irrigated 003
T/P 2	Winter 091	Irrigated 002
T/P 3	Winter 091	Organic(Certified) Non-Irr. 713
T/P 4	Winter 091	Organic(Certified) Irr. 702
T/P 5	Winter 091	Organic(Transitional) Non-Irr. 714
T/P 6	Winter 091	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.

Date

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>.

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GENERAL STATEMENTS:

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1. OPTION TO DELAY CLAIM SETTLEMENT:

- a. If you sell the production to a disinterested third party during this delay, your claim will be settled using the applicable DFCs 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 in writing 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 in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- d. 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 in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- e. 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 in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- f. If the time to harvest has been extended as stated below, this option will not apply beyond 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 in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.

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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 this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of insurance period (EOIP).

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Year: 2026	Commodity: Barley (0091)	Use: 100% for feed
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Nash (127)

4. DELAY IN MEASUREMENT OF FARM STORED PRODUCTION

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 quality adjustment. If a producer determines that quality deficiencies exist, they must be reported to the USDA within 60 days of the EOIP. If a producer fails to report quality deficiencies within this time frame, the production will be considered to be of standard quality and no quality adjustment will be applied.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

When a producer determines that their production is of standard quality, they must deliver it to a distant market within 60 days of the EOIP. If a producer fails to deliver their production to a distant market within this time frame, the production will be considered to be of standard quality and no fair consideration to deliver will be applied.

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 eligible for a quality adjustment. If a producer determines that their production has zero market value, they must report it to the USDA within 60 days of the EOIP.

7. REDUCTION IN VALUE (RIV):

The RIV is calculated as follows:

- a. Moisture content;
- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f. 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.

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iv. The RIV and local market price* are determined on the date such quality adjusted production is sold to a disinterested third party.

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TEST WEIGHT DISCOUNT:

Test Weight Pounds	DF
36 and above	None
35.99-30	See Quality Adjustment Tab for Discount Factors
Below 30	See section B

Damage %	DF
10 and below	None
10.01-34	See Quality Adjustment Tab for Discount Factors
Above 34	See Section B

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Thin Barley %	DF
75.00 and below	None
75.01-100	See Quality Adjustment Tab for Discount Factors

SPECIAL GRADE DISCOUNTS:

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Black Barley, Ergoty, Blighted, or Smutty See section B

SAMPLE GRADE DISCOUNTS:

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SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

damage percentage above 34 percent, a sound barley percentage below 50 percent, black barley, or grading ergoty, blighted, or smutty, on the date of final inspection

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- 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 .500 (unless you elect to delay settlement as specified in the General Statements above).
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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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Vomitoxin Range	DF
0.1 - 0.9 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

2. If the level of the substance or condition is less than the maximum allowable, adjust the production in the following manner.

a. $\frac{Q_A}{A} \cdot \frac{\Delta A}{\Delta t} = \frac{Q_B}{B} \cdot \frac{\Delta B}{\Delta t}$
put into commercial storage without going into on farm storage, the DF will be:

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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:

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DFs for Aflatoxin:

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Nash (127)

Aflatoxin Range	DF
0-300.1 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below

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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 in excess of the maximum amount allowed, the claim will be adjusted based on the following:
 - i. If the production is sold, fed, or utilized in any other manner, the claim will be adjusted based on the actual market value of the production at the time of sale, less the cost of production, and the claimant is responsible for the cost of the claimant's defense.
 - ii. If the production is not sold, fed, or utilized in any other manner, the claim will be adjusted based on the actual market value of the production at the time of the loss, less the cost of production, and the claimant is responsible for the cost of the claimant's defense.
 - b. For production containing Aflatoxin or any other substances or conditions (except for production containing Vomitoxin as detailed in C3 a above), the DF will be:
 - i. If the production is sold, fed, or utilized in any other manner, the claim will be adjusted based on the actual market value of the production at the time of sale, less the cost of production, and the claimant is responsible for the cost of the claimant's defense.
 - ii. If the production is not sold, fed, or utilized in any other manner, the claim will be adjusted based on the actual market value of the production at the time of the loss, less the cost of production, and the claimant is responsible for the cost of the claimant's defense.
 - c. If the production is sold, fed, or utilized in any other manner, the claim will be adjusted based on the actual market value of the production at the time of sale, less the cost of production, and the claimant is responsible for the cost of the claimant's defense.
 - 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, the claim will be adjusted based on the actual market value of the production at the time of the loss, less the cost of production, and the claimant is responsible for the cost of the claimant's defense.

SECTION D - ZERO MARKET VALUE PRODUCTION

If the level of Aflatoxin or Vomitoxin is in excess of the maximum amount allowed, the claim will be adjusted based on the following:

1. If the production is sold, fed, or utilized in any other manner, the claim will be adjusted based on the actual market value of the production at the time of sale, less the cost of production, and the claimant is responsible for the cost of the claimant's defense.

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* Local Market Price as defined in the applicable Basic, Crop, or these Provisions.

** %Disinterested third party- 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-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.

*****	%Insold + Grain that does not meet the definition of %sold.
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