

Special Provisions 2026 and Succeeding Crop Years

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County: Covington (039)

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- ## 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

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County: Covington (039)

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:

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Ergoty or Thin	See section B
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SAMPLE GRADE DISCOUNTS:

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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.
- $\frac{Q(A) \cdot [I(a|A) - I(\hat{a}|\hat{A})] + I(\hat{a}|\hat{A})}{I(a|A)} = \frac{Q(A) \cdot [I(a|A) - I(\hat{a}|\hat{A})]}{I(a|A)}$ (unless you elect to delay settlement as specified in the General Statements above).
- $\frac{Q(A) \cdot [I(a|A) - I(\hat{a}|\hat{A})]}{I(a|A)} = \frac{Q(A) \cdot [I(a|A) - I(\hat{a}|\hat{A})]}{I(a|A)}$

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: Covington (039)

Vomitoxin (DON) is a mycotoxin produced by certain strains of the fungus *Fusarium moniliforme* and *Fusarium subglutinans*. It is a neurotoxin that can cause vomiting and diarrhea in humans and animals. In crops, it can cause seedling mortality, stunted growth, and reduced yields. The presence of Vomitoxin in crops is a concern for human and animal health, and it is regulated by the Food and Drug Administration (FDA) and the Environmental Protection Agency (EPA).

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 (DON) in the crop at the time of harvest.
- The amount of Vomitoxin (DON) in the crop at the time of harvest as determined by 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 harvest. The samples must be obtained from the portion of the crop that will be stored on the farm, or in commercial storage, and must be obtained from the portion of the crop that will be stored on the farm, or in commercial storage, and must be obtained from the portion of the crop that will be stored on the farm, or in commercial storage.

- 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.
 - Not 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.
- 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 ppm to 10.0 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

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Year: 2026
Date: 6/17/2025

Commodity: Oats (0016)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Use of EOP as a QED
County: Covington (039)

2. If a level of a substance or condition with a level less than the maximum allowable, adjust the production in the following manner.
 - a. If a level of a substance or condition 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 a level of a substance or condition 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
 - iii. If a level of a substance or condition 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
 - 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 a level of a substance or condition 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 a level of a substance or condition 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 a level of a substance or condition 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 B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 to 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
Date: 6/17/2025

Commodity: Oats (0016)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Use of Funds as of
County: Covington (039)

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 you have sold, fed, utilized in any other manner, or destroyed the production, you must provide evidence of the sale, use, or destruction.
 - i. If you have sold the production, you must provide evidence of the sale to a disinterested third party; or
 - ii. If you have sold the production, you must provide evidence of the sale to a disinterested third party, or evidence of the sale to a disinterested third party, or evidence of the sale to a disinterested third party.
 - b. If you have not sold, fed, utilized in any other manner, or destroyed the production, you must provide evidence of the production's condition.
 - i. If you have not sold the production, you must provide evidence of the production's condition, or evidence of the production's condition, or evidence of the production's condition.
 - ii. If you have not sold the production, you must provide evidence of the production's condition, or evidence of the production's condition, or evidence of the production's condition.
 - c. If the production is not sold, fed, utilized in any other manner, or destroyed, you must provide evidence of the production's condition.
 - i. If the production is not sold, fed, utilized in any other manner, or destroyed, you must provide evidence of the production's condition, or evidence of the production's condition, or evidence of the production's condition.
 - ii. If the production is not sold, fed, utilized in any other manner, or destroyed, you must provide evidence of the production's condition, or evidence of the production's condition, or evidence of the production's condition.
 - 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 you have sold, fed, utilized in any other manner, or destroyed the production, you must provide evidence of the sale, use, or destruction.

1. If you have sold, fed, utilized in any other manner, or destroyed the production, you must provide evidence of the sale, use, or destruction.
2. If you have not sold, fed, utilized in any other manner, or destroyed the production, you must provide evidence of the production's condition.
 - a. For production in Section A, the pre-established DFs.
 - b. If you have not sold the production, you must provide evidence of the production's condition, or evidence of the production's condition, or evidence of the production's condition.
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.

