

## 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: Fresno (019)

#### Program Dates for Insurable Types and Practices

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

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

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use All or Part of Acre

Date: 6/17/2025

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

County: Fresno (019)

### 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

Year: 2026	Commodity: Wheat (0011)	Unit: 1000 bushels
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Fresno (019)

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

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

## 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: Fresno (019)

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 within 60 days after 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  
Date: 6/17/2025

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

Use: HWW, HRW, and SRW  
County: Fresno (019)

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:

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

SRW, HRW, and HWW 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.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All Data in Q1 D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Fresno (019)

Sprout Damage Percent	DF
10 and below	None
10.01 - 15.0	See Quality Adjustmtent Tab for Discount Factors
Above 15.0	See Section B

### FALLING NUMBER DISCOUNTS:

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Equipment and procedure used to perform what is generally referred to as a %quick test+Á^Á [ Á88^] ca^ÁÁY @} Á! [ á^ &q } Á aóÁ] ! [ ~ Áa} á^Á Áa& [ ~ } c^áÁ ÁcÁ Á  
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:

Falling Number Range	DF
299-200	See Quality Adjustment Tab for Discount Factors
Below 200	See Section B

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Falling Numbers - Durum:

Falling Numbers Range	DF
299-200	See Quality Adjustment Tab for Discount Factors
Below 200	See Section B

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### SPECIAL GRADE DISCOUNTS:

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## Special Provisions 2026 and Succeeding Crop Years

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County: Fresno (019)

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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 applicable 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

Year: 2026
Date: 6/17/2025
Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
Use: 1000
County: Fresno (019)

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

- a.
b.
c.

- 1.
a.
b.
c.

DFs for Vomitoxin:

Table with 2 columns: Vomitoxin Range, DF. Rows include ppm ranges and corresponding DF instructions.

- 2.
a.
i.



## 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 1000 bushels per acre  
County: Fresno (019)

disinterested third party; or

- ii. If the insured is not a producer of the insured crop, the insured shall not be eligible for a claim under this policy.
- b. If the insured is a producer of the insured crop, the insured shall not be eligible for a claim under this policy if the insured is not a producer of the insured crop in the county in which the insured crop is produced.
- i. If the insured is a producer of the insured crop, the insured shall not be eligible for a claim under this policy if the insured is not a producer of the insured crop in the county in which the insured crop is produced.
- ii. If the insured is a producer of the insured crop, the insured shall not be eligible for a claim under this policy if the insured is not a producer of the insured crop in the county in which the insured crop is produced.
- c. If the insured is a producer of the insured crop, the insured shall not be eligible for a claim under this policy if the insured is not a producer of the insured crop in the county in which the insured crop is produced.
- 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.

### SECTION D - ZERO MARKET VALUE PRODUCTION

If the insured is a producer of the insured crop, the insured shall not be eligible for a claim under this policy if the insured is not a producer of the insured crop in the county in which the insured crop is produced.

1. If the insured is a producer of the insured crop, the insured shall not be eligible for a claim under this policy if the insured is not a producer of the insured crop in the county in which the insured crop is produced.
2. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
  - a. If the insured is a producer of the insured crop, the insured shall not be eligible for a claim under this policy if the insured is not a producer of the insured crop in the county in which the insured crop is produced.
  - b. If the insured is a producer of the insured crop, the insured shall not be eligible for a claim under this policy if the insured is not a producer of the insured crop in the county in which the insured crop is produced.
  - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. If the insured is a producer of the insured crop, the insured shall not be eligible for a claim under this policy if the insured is not a producer of the insured crop in the county in which the insured crop is produced.

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use All Data as of

Date: 6/17/2025

Plan: Yield Protection (01)

County: Fresno (019)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

*	%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.