

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All or None [] |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Hertford (091) |

Program Dates for Insurable Types and Practices

| | | | | | |
|---|---|--------------------------------------|--|---|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 11/30/2025 | End of Late Planting Period Date 12/15/2025 | 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 011 | Non-Irrigated 003 |
| T/P 2 | Winter 011 | Irrigated 002 |
| T/P 3 | Winter 011 | Organic(Certified) Non-Irr. 713 |
| T/P 4 | Winter 011 | Organic(Certified) Irr. 702 |
| T/P 5 | Winter 011 | Organic(Transitional) Non-Irr. 714 |
| T/P 6 | Winter 011 | 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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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.
- c.
- 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.
- f.
- g.

2. SECTION 14(e) OF THE BASIC PROVISIONS

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

Q 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 { ~ • o A ^ A e ^ } A [O A e ! A e A E A e • A e c ! A @ A U W B Q A [~ A e c * A @ A [] A ! a ! A A E A e • A e c ! A @ A e A) a a s a e A ! A @ A U W B A [~ ! A a A A A ^ d A A A a s A i a a 8 A A a A & q } • A F O A ! A A e A q } | B e a ! A } | P • A [~ A ! r & c a A A A e A A ^ d { ~ } d A [~ ! A a A A A A @ A e A e A A ! A F A a ! c A B Q A [~ A A A A } a e ! A A e c * A 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

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5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

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- SECTION A - DISCOUNT FACTOR CHARTS

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- Only one DF for grade can be applied.

For all U.S. Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 50 lbs.; U.S. Sample Grade . 45 lbs. and below):

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

SRW, HRW, and HRS classes of wheat will be discounted for excessive Defects as follows:

| | |
|--------------------|---|
| Test Weight Pounds | DF |
| 50.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

SRW, HRW, and HRS classes of wheat will be discounted for excessive Defects as follows:

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SRW, HRW, and HRS 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 HRS 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 |

SRW, HRW, and HRS classes of wheat will be discounted for excessive Defects as follows:

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

Equipment and procedure used to perform what is generally referred to as a "quick test" are described in the following table. If the results of the quick test are "fail," the production is not eligible for any further sprout damage discount in the Defects Discount Table or the Sprout Damage Discount Table above.

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 |

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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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.

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Revenue Prot with Harvest Price Exclusion (03)

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

- Q: [A] [ã & q̃] A @ A [ã ^ A d̃ | ^ ã A] A @ A e [E] / A [A] { { ^ | 8 ã A d̃ | ã ^ A d̃ c 8 ^ } õ A [A] [ã & q̃] A } c ã q̃ * A [{ ã c ã A @ A } |] | ã ^ A ã | ^ A ~ ^ õ ã ^ à c ã ^ ã A [A] A A c @ A [ã & q̃] A } c ã q̃ * A d̃ | ã ^ A c @ | , ã ^ A & Q [ã & q̃] A [A] [õ ã ^ A ã b • c ã A | Ã & Q̃ ã ã ^ A ã ã] 8 ã • A c ã A A ^ & q̃ } A @ A Q [A] { ã c ã A } | E ã | ^ A | A • q̃ * A { ã ^ A à c ã ^ ã A [A d̃ | ã ^ A

- DFs for Vomitoxin:

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2. If you elect to delay settlement, you must adjust the production of the substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.

- If you elect to delay settlement, the DF will be:
 - all insurable quality deficiencies, and that value divided by the local market price.
 - 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.
- If you elect to delay settlement, the DF will be:
 - applicable DFs included in sections A or B2 above.
 - to the applicable DFs included in sections A or B2 above.
 - applicable DFs included in sections A or B3 above.

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|-------------------|---|
| Aflatoxin Range | DF |
| 0.1 - 100 ppb | See Quality Adjustment Tab for Discount Factors |
| 300.1 ppb & above | See C3 below |

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| Year: 2026 | Commodity: Wheat (0011) | Use: 0011 |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Hertford (091) |

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| * | %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. |