

## Special Provisions

### 2026 and Succeeding Crop Years

|                 |  |                       |
|-----------------|--|-----------------------|
| Year: 2026      | Commodity: Canola (0015)   | Use: 000000 AFI D     |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Gooding (047) |

### Program Dates for Insurable Types and Practices

|  |  |   |  |  |  |
|--|--|---|--|--|--|
| <b>Sales Closing Date</b><br>9/30/2025   | <b>Cancellation Date</b><br>9/30/2025      | <b>Earliest Planting Date</b><br>8/1/2025 | <b>Final Planting Date</b><br>9/1/2025   | <b>End of Late Planting Period Date</b><br>9/26/2025 | <b>Acreage Reporting Date</b><br>12/15/2025              |
| <b>Premium Billing Date</b><br>8/15/2026 | <b>End of Insurance Date</b><br>10/31/2026 | <b>Termination Date</b><br>11/30/2026     | <b>Contract Change Date</b><br>6/30/2026 | <b>Production Reporting Date</b><br>11/14/2025       | <b>Insured's Production Reporting Date</b><br>11/14/2026 |

| TP     | Type                          | Practice                       |
|--------|-------------------------------|--------------------------------|
| T/P 02 | Fall Oleic Canola 285         | Irrigated 002                  |
| T/P 04 | Fall High Erucic Rapeseed 287 | Irrigated 002                  |
| T/P 06 | Fall Oleic Canola 285         | Organic(Certified) Irr. 702    |
| T/P 08 | Fall High Erucic Rapeseed 287 | Organic(Certified) Irr. 702    |
| T/P 10 | Fall Oleic Canola 285         | Organic(Transitional) Irr. 712 |
| T/P 12 | Fall High Erucic Rapeseed 287 | Organic(Transitional) Irr. 712 |

|  |  |   |  |  |   |
|--|--|---|--|--|---|
| <b>Sales Closing Date</b><br>3/15/2026   | <b>Cancellation Date</b><br>9/30/2025      | <b>Earliest Planting Date</b><br>3/1/2026 | <b>Final Planting Date</b><br>5/1/2026   | <b>End of Late Planting Period Date</b><br>5/26/2026 | <b>Acreage Reporting Date</b><br>7/15/2026              |
| <b>Premium Billing Date</b><br>8/15/2026 | <b>End of Insurance Date</b><br>10/31/2026 | <b>Termination Date</b><br>11/30/2026     | <b>Contract Change Date</b><br>6/30/2026 | <b>Production Reporting Date</b><br>4/29/2026        | <b>Insured's Production Reporting Date</b><br>4/29/2027 |

| TP     | Type                            | Practice                    |
|--------|---------------------------------|-----------------------------|
| T/P 01 | Spring Oleic Canola 286         | Irrigated 002               |
| T/P 03 | Spring High Erucic Rapeseed 288 | Irrigated 002               |
| T/P 05 | Spring Oleic Canola 286         | Organic(Certified) Irr. 702 |
| T/P 07 | Spring High Erucic Rapeseed 288 | Organic(Certified) Irr. 702 |

Special Provisions
2026 and Succeeding Crop Years

Year: 2026 Commodity: Canola (0015) Use: Willa Wagon AFI D
Date: 6/17/2025 Plan: Yield Protection (01) County: Gooding (047)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Table with 3 columns: TP, Type, Practice. Rows include T/P 09 (Spring Oleic Canola 286) and T/P 11 (Spring High Erucic Rapeseed 288), both with Organic(Transitional) Irr. 712 practice.

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.

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.
Insurance will not attach to any acreage on which canola, camelina, mustard, or rapeseed, were planted the preceding crop year.
A crop which was planted and then all plant growth was terminated by chemical or mechanical means prior to: April 15 for the fall planted types; or June 1 for the spring planted types, will not be considered planted for rotational purposes only.
Cultivars of Brassica Juncea meeting US Standards for Grain as canola, e.g. Juncea Canola are eligible for insurance under the Canola and Rapeseed Crop Provisions and are not insurable under the Mustard Crop Provisions.
Cultivars of Brassica carinata are eligible for insurance under the Canola and Rapeseed Crop Provisions and are not insurable under the Mustard Crop Provisions; however, Brassica carinata is only insurable by written agreement.

Quality

GENERAL STATEMENTS:

Handwritten notes and signatures at the bottom of the page.

**Special Provisions**  
**2026 and Succeeding Crop Years**

Year: 2026

Commodity: Canola (0015)

Use: ~~Willamette~~ AFD

Date: 6/17/2025

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

County: Gooding (047)

~~Net production to count = Gross production - Allowable reductions to gross production (in accordance with the applicable Crop Provisions) x QAF (not less than zero)~~

The production to count remaining after allowable reductions to gross production (in accordance with the applicable Crop Provisions), is multiplied by the QAF (not less than zero) to determine net production to count.

Production qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under ~~the applicable Crop 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 this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period ~~under the applicable Crop Provisions~~

For 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 ~~calendar date for the end of the insurance period~~

For 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.

The DF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in ~~accordance with the applicable Crop Provisions~~

- a. ~~Under the applicable Crop Provisions, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.~~
- 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. ~~Under the applicable Crop Provisions, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.~~

**1. OPTION TO DELAY CLAIM SETTLEMENT:**

- a. ~~Under the applicable Crop Provisions, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.~~
- b. ~~Under the applicable Crop Provisions, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.~~
- c. At any time during this delay in settlement, you may request to settle your claim for any unsold production using the applicable DFs.
- d. ~~Under the applicable Crop Provisions, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.~~

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Canola (0015)

Use Allotment A/D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Gooding (047)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

using the applicable DFs.

- e. If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- 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. This option will not apply to any production qualifying under section C3.

### QUALITY ADJUSTMENT STATEMENT

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.

### QUALITY ADJUSTMENT STATEMENT

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).

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 { ~ • • • } 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 indemnity. If you are prevented from harvesting by the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, 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 be used to determine your claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not harvest. If you are prevented from harvesting by the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, 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 be used to determine your claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not harvest.

### QUALITY ADJUSTMENT STATEMENT

QA { ~ • • • } 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 indemnity. If you are prevented from harvesting by the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, 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 be used to determine your claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not harvest. If you are prevented from harvesting by the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, 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 be used to determine your claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not harvest.

### QUALITY ADJUSTMENT STATEMENT

QA { ~ • • • } 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 indemnity. If you are prevented from harvesting by the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, 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 be used to determine your claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not harvest.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Canola (0015)

Use: 00000000000000000000

Date: 6/17/2025

Plan: Yield Protection (01)

County: Gooding (047)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

When sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

### 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 revenue protection, except for production fed or used in any other manner.

### 7. REDUCTION IN VALUE (RIV):

The RIV is the difference between the local market price and the price received for the production.

- a. Moisture content;
- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f. Any other costs associated with normal harvesting, handling, and marketing of your production.
  - i. The RIV is the difference between the local market price and the price received for the production.
  - ii. 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, provided the resulting RIV does not exceed the RIV in your local marketing area.
  - iii. If the RIV can be decreased by conditioning the production, the RIV may be increased by the cost of conditioning provided the resulting RIV does not exceed the RIV before conditioning.
  - iv. The RIV and local market price\* are determined on the date such quality adjusted production is sold to a disinterested third party.

### SECTION A - DISCOUNT FACTOR CHARTS

The discount factor is the percentage of the local market price that the producer receives for the production.

### GRADE DISCOUNT:

Special Provisions
2026 and Succeeding Crop Years

Year: 2026 Commodity: Canola (0015) Use: Willamette AF D
Date: 6/17/2025 Plan: Yield Protection (01) County: Gooding (047)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

DAMAGE DISCOUNT:
and above):

Table with 2 columns: Damage %, DF. Rows include: 20 and below (None), 20.01-25 (See Quality Adjustment Tab for Discount Factors), Above 25 (See section B).

SAMPLE GRADE DISCOUNTS:
DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

- 1. insurable quality deficiencies, and that value divided by the local market price.
2. 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).
3.

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.

Any potential loss due to substances or conditions identified by the Food and Drug Administration, other public health organizations of the United States, or a public 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 Commodity: Canola (0015) Use: 00000000000000000000
Date: 6/17/2025 Plan: Yield Protection (01) County: Gooding (047)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Vomiting from such flood-damaged acreage and commingle with production from acreage not damaged by flood, such commingled production will not be adjusted for any quality...

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:

- a. The action or advisory level of the Food and Drug Administration; or
b. ...
c. ...
1. ...
a. ...
b. ...
c. 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:

Table with 2 columns: Vomitoxin Range, DF. Rows include 10.1 ppm & above and See Quality Adjustment Tab for Discount Factors.



Special Provisions
2026 and Succeeding Crop Years

Year: 2026 Commodity: Canola (0015) Use: All Quality AFI D
Date: 6/17/2025 Plan: Yield Protection (01) County: Gooding (047)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

- 2. If the level of substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
a. If on the date of final adjustment for the unit, the production was transported directly from the field to the buyer, or transported directly from the field and put into commercial storage without going into on farm storage, the DF will be:
i. All insurable quality deficiencies, and that value divided by the local market price.
ii. 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.
iv.
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,
b.
i.
ii.
iii.

DFs for Aflatoxin:

Table with 2 columns: Aflatoxin Range, DF. Rows include: 0-100 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: Canola (0015)

Use: 00000000000000000000

Date: 6/17/2025

Plan: Yield Protection (01)

County: Gooding (047)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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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 adjusted for quality deficiencies. If the insured crop is sold to a buyer, the buyer will be responsible for the cost of testing and the cost of any adjustments. If the insured crop is not sold, the insured will be responsible for the cost of testing and the cost of any adjustments. On the date of final adjustment for the unit, the following will apply (if such production is Zero Market Value, see Section D):

- a. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
  - ii. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
- b. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
  - ii. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
- c. 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 insured will be responsible for the cost of testing and the cost of any adjustments.
- 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 insured will be responsible for the cost of testing and the cost of any adjustments.

### ZERO MARKET VALUE PRODUCTION

For production listed in sections A, B, or C that we determine has zero market value due to insured quality deficiencies:

1. The insured will be responsible for the cost of testing and the cost of any adjustments.
  2. The insured will be responsible for the cost of testing and the cost of any adjustments.
- a. For production in Section A, the pre-established DFs.

