

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All Acreage
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lake (095)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 11/15/2025	End of Late Planting Period Date 11/20/2025	Acreage Reporting Date 12/15/2025
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

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on Farm Serial Number (FSN) and any other method specified in the Basic Provisions or Crop Provisions except section or section equivalent. To be eligible for the available methods of optional unit division, you must meet all applicable requirements.

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.

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Premium

Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.

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.

Quality

GENERAL STATEMENTS:

For the purpose of this section, the term "qualifying production" means the production of a crop that is eligible for insurance under the plan and that is not excluded from coverage under the plan.

For the purpose of this section, the term "quality adjustment" means the adjustment to the production of a crop that is eligible for insurance under the plan and that is not excluded from coverage under the plan, based on the quality of the production. The quality adjustment is determined by comparing the actual production to the expected production, and the difference is the quality adjustment. The quality adjustment is applied to the production of the crop to determine the net production to count.

For the purpose of this section, the term "net production to count" means the production of a crop that is eligible for insurance under the plan and that is not excluded from coverage under the plan, after the quality adjustment has been applied. The net production to count is determined by subtracting the quality adjustment from the actual production.

For the purpose of this section, the term "qualifying for quality adjustment" means the production of a crop that is eligible for insurance under the plan and that is not excluded from coverage under the plan, and that is not excluded from coverage under the plan. The qualifying for quality adjustment is determined by comparing the actual production to the expected production, and the difference is the quality adjustment.

For the purpose of this section, the term "extension of time to harvest" means the 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.

For the purpose of this section, the term "production qualifying under section B or C" means the production of a crop that is eligible for insurance under the plan and that is not excluded from coverage under the plan, and that is not excluded from coverage under the plan. The production qualifying under section B or C is determined by comparing the actual production to the expected production, and the difference is the quality adjustment.

For the purpose of this section, the term "production qualifying under Sections B or C" means the production of a crop that is eligible for insurance under the plan and that is not excluded from coverage under the plan, and that is not excluded from coverage under the plan. The production qualifying under Sections B or C is determined by comparing the actual production to the expected production, and the difference is the quality adjustment.

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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.

VOAD 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 provisions of the Basic Provisions.

- a. VOAD 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 provisions of the Basic Provisions.
- 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. VOAD 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 provisions of the Basic Provisions.

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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. VOAD 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 provisions of the Basic Provisions.
- c. VOAD 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 provisions of the Basic Provisions.
- 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. VOAD 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 provisions of the Basic Provisions.
- f. VOAD 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 provisions of the Basic Provisions.
- g. VOAD 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 provisions of the Basic Provisions.

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2. SECTION 14(e) OF THE BASIC PROVISIONS

U) 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 provisions of the Basic Provisions.

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County: Lake (095)

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Grade No. 5 for Kernel Damage

Date: 6/17/2025

Plan: Yield Protection (01)

County: Lake (095)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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- 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. RIVs cannot be used in combination with chart DFs.
 - ii. $\frac{\text{Chart DF} \times \text{Local RIV}}{\text{Local RIV} + \text{Distant RIV}}$ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. $\frac{\text{Chart DF} \times \text{Local RIV}}{\text{Local RIV} + \text{Distant RIV}}$ exceed the RIV before conditioning.
 - iv. $\frac{\text{Chart DF} \times \text{Local RIV}}{\text{Local RIV} + \text{Distant RIV}}$

SECTION A - DISCOUNT FACTOR CHARTS

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GRADE DISCOUNT:

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- “ U.S. Grade No. 5 for Kernel Damage - 10.01% to 15.0%
- “ U.S. Grade No. 5 for Total Defects - 12.01% to 20.0%

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lake (095)

- “ U.S. Sample Grade for Kernel Damage - 15.01% and above
- “ U.S. Sample Grade for Total Defects - 20.01% and above

Only one DF for grade can be applied.

TEST WEIGHT DISCOUNT:

For all 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):

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

For all Hard Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

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

For all Soft Red Winter wheat will be discounted for excessive Defects as follows:

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

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Defects %	DF
15 and below	None
15.01-35	See Quality Adjustment Tab for Discount Factors
Above 35	See section B

SWW, HRS, and DUM 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

For all classes of wheat, if the average falling number is less than 30, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below.

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

For all classes of wheat, if the average falling number is less than 30, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below.

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

FALLING NUMBER DISCOUNTS:

For all classes of wheat, if the average falling number is less than 30, the production is not eligible for any additional discount factor in the Falling Number 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:

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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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SAMPLE GRADE DISCOUNTS:

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SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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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
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falling number.

Special Provisions 2026 and Succeeding Crop Years

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County: Lake (095)

- ## SECTION C - SUBSTANCES OR CONDITIONS THAT ARE INJURIOUS TO HUMAN OR ANIMAL HEALTH

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

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Date: 6/17/2025

Plan: Yield Protection (01)

County: Lake (095)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- a. $\frac{\text{Value of insurable quality deficiencies}}{\text{Local market price}}$ insurable quality deficiencies, and that value divided by the local market price.
- b. 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 the applicable DFs shown in the chart below (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.
- c. $\frac{\text{Value of insurable quality deficiencies}}{\text{Local market price}}$ 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 to 10.0 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

2. $\frac{\text{Value of substances or conditions}}{\text{Maximum allowable}}$ substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - a. $\frac{\text{Value of substances or conditions}}{\text{Maximum allowable}}$ put into commercial storage without going into on farm storage, the DF will be:
 - i. $\frac{\text{Value of insurable quality deficiencies}}{\text{Local market price}}$ all insurable quality deficiencies, and that value divided by the local market price.
 - ii. $\frac{\text{Value of substances or conditions}}{\text{Maximum allowable}}$ 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. $\frac{\text{Value of substances or conditions}}{\text{Maximum allowable}}$ added to the applicable DFs included in sections A, or B2 above.
 - 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), the DFs will be .500, 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. $\frac{\text{Value of substances or conditions}}{\text{Maximum allowable}}$ 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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Date: 6/17/2025	Plan: Yield Protection (01)		
	Revenue Protection (02)		
	Revenue Prot with Harvest Price Exclusion (03)		

- i. $\emptyset \mid \text{Applicable DFs in sections A or B2 above.}$ applicable DFs included in sections A or B2 above.
- ii. $\emptyset \mid \text{Applicable DFs in sections A or B2 above.}$ to the applicable DFs included in sections A or B2 above.
- iii. $\emptyset \mid \text{Applicable DFs in sections A or B3 above.}$ applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

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

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 listed 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 claimant is a producer, the claimant must provide the following information:
- i. A statement of the claimant's interest in the production; and
- ii. A statement of the claimant's interest in the production.
- b. If the claimant is a processor, the claimant must provide the following information:
- i. A statement of the claimant's interest in the production; and
- ii. A statement of the claimant's interest in the production.
- c. If the claimant is a distributor, the claimant must provide the following information:
- i. A statement of the claimant's interest in the production; and
- ii. A statement of the claimant's interest in the production.
- 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

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lake (095)

period, such production will not be adjusted for any quality deficiencies listed in Section C.

SECTION D - ZERO MARKET VALUE PRODUCTION

0. 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:

1. 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 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:
 - b. 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:
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. 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:

*	%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.
*****	%Unsold-A Grain that does not meet the definition of %sold.