

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 0000 @ AHD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Holmes (075)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/20/2025	End of Late Planting Period Date 10/25/2025	Acreage Reporting Date 12/15/2025
Premium Billing Date 7/1/2026	End of Insurance Date 10/31/2026	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.

Premium

Any acreage in this county with a high risk area designation on the actuarial map will have a rate adjusted in accordance with the high risk area and map area rates table.

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County: Holmes (075)

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>.

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.

GENERAL STATEMENTS:

☐ 4. 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

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Year: 2026	Commodity: Wheat (0011)	Underlying Contract: FUD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Holmes (075)

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. Underlying contract is a revenue protection contract and the underlying contract is a revenue protection contract with harvest price exclusion, 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. Underlying contract is a revenue protection contract and the underlying contract is a revenue protection contract with harvest price exclusion, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

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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. If you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, 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.
- c. If you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, 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.
- 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. If you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, 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.
- f. If you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, 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.
- 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

Underlying contract is a revenue protection contract and the underlying contract is a revenue protection contract with harvest price exclusion, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

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County: Holmes (075)

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: HRW @ CHD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Holmes (075)

- “ 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 a soft red winter 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 a soft red winter and white club 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
50.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

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

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Year: 2026	Commodity: Wheat (0011)	Use: HRS, DUM, & HUD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Holmes (075)

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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Year: 2026	Commodity: Wheat (0011)	Use: 0000 @ 100
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Holmes (075)

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 á • ~ | æ | Á ~ æ ¢ Á á æ } á • Ë á Á @ Á æ ^ á á á Á Á @ Á | æ ¢ á æ ^ á | á Ë Á | | á ~ ¢ | Á ^ Á æ á * á Á Á Á | Á | | ¢ æ æ ^ Á | Á | ¢ [Á ^ Á æ ^ Á Á Á Á | Á

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Farm Income

Date: 6/17/2025

Plan: Yield Protection (01)

County: Holmes (075)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

2. If you elect to delay settlement as specified in the General Statements above, you will not be eligible for any other disaster relief or assistance from the U.S. Department of Agriculture or any other federal agency.

3. If you elect to delay settlement as specified in the General Statements above, you will not be eligible for any other disaster relief or assistance from the U.S. Department of Agriculture or any other federal agency.

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

Voting: If you elect to delay settlement as specified in the General Statements above, you will not be eligible for any other disaster relief or assistance from the U.S. Department of Agriculture or any other federal agency.

Health: If you elect to delay settlement as specified in the General Statements above, you will not be eligible for any other disaster relief or assistance from the U.S. Department of Agriculture or any other federal agency.

Voting: If you elect to delay settlement as specified in the General Statements above, you will not be eligible for any other disaster relief or assistance from the U.S. Department of Agriculture or any other federal agency.

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

- Voting: If you elect to delay settlement as specified in the General Statements above, you will not be eligible for any other disaster relief or assistance from the U.S. Department of Agriculture or any other federal agency.
- Health: If you elect to delay settlement as specified in the General Statements above, you will not be eligible for any other disaster relief or assistance from the U.S. Department of Agriculture or any other federal agency.
- Voting: If you elect to delay settlement as specified in the General Statements above, you will not be eligible for any other disaster relief or assistance from the U.S. Department of Agriculture or any other federal agency.

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

- Voting: If you elect to delay settlement as specified in the General Statements above, you will not be eligible for any other disaster relief or assistance from the U.S. Department of Agriculture or any other federal agency.

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Year: 2026

Commodity: Wheat (0011)

U.S. #1 Hard Red Winter

Date: 6/17/2025

Plan: Yield Protection (01)

County: Holmes (075)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- a. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ 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. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.

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. $\frac{\text{Substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.}}$
 - a. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - i. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - ii. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - iii. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - 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. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.

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- DFs for Aflatoxin:

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 the claimant is a producer, the claimant must provide the following information:

i. A statement of the claimant's interest in the production, including the date of sale, the date of destruction, and the date of the claimant's discovery of the loss.

ii. A statement of the claimant's interest in the production, including the date of sale, the date of destruction, and the date of the claimant's discovery of the loss.

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, including the date of sale, the date of destruction, and the date of the claimant's discovery of the loss.

ii. A statement of the claimant's interest in the production, including the date of sale, the date of destruction, and the date of the claimant's discovery of the loss.

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, including the date of sale, the date of destruction, and the date of the claimant's discovery of the loss.

ii. A statement of the claimant's interest in the production, including the date of sale, the date of destruction, and the date of the claimant's discovery of the loss.

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

Special Provisions 2026 and Succeeding Crop Years

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SECTION D - ZERO MARKET VALUE PRODUCTION

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