

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use NRCS at a CD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Queen Anne's (035)

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 11/30/2025	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

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>.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 0001 or 0002
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Queen Anne's (035)

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 any production qualifying for quality adjustment, the net production to count is determined by subtracting the weight of any substances or conditions that are injurious to human or animal health from the total production.

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- 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.
- For any production qualifying for quality adjustment, the net production to count is determined by subtracting the weight of any substances or conditions that are injurious to human or animal health from the total production. The net production to count is determined by subtracting the weight of any substances or conditions that are injurious to human or animal health from the total production.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use 1000 as a multiplier

Date: 6/17/2025

Plan: Yield Protection (01)

County: Queen Anne's (035)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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1. OPTION TO DELAY CLAIM SETTLEMENT

- 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.
- QA [~ A ^ | A @ A : [a ~ & q } A A a a c ^ \ c a A a A a c A ~ | a * A @ A ^ a E A [~ | A a A a A ^ a A * A @ A ^ a ~ & q } A A a ^ A U O E A ~ d a ^ a A ^ | , E A } | \ \ A @ A : [a ~ & q } A ~ a a a * A } a ^ | A ^ & q } A O A c & A O A : [a ~ & q } A } a a * A [{ a c a A } | D a a A c A ^ A } A A } E a { A d : a ^ E A
- C a a ^ A a ^ A ~ | a * A @ A ^ a a A ^ a A ^ { ^ } E A [~ A a A ~ \ \ \ A ^ a A ^ A [~ | A a A A : A } \ | a A : [a ~ & q } A * A * A @ A } | a a ^ A O 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.
- QA @ A : [a ~ & q } A A a : A | a E A ^ A a A [a ^ & a a ~ | a A : A a b * A [~ | A a A A : A a ^ { } a E
- QA @ A a ^ A A c a ^ \ \ A ^ A ^ A ^ A c a ^ a a A a a a A ^ | , E a A } | a A [a a } | A a ^ { } a A E a a ^ A a : A @ A a ^ a a a A ^ A @ A O U O E
- V @ A } | a A [a a } | A A a ^ A : [a ~ & q } A ~ a a a * A } a ^ | A ^ & q } A O E

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2. SECTION 14(e) OF THE BASIC PROVISIONS

U } | A @ } A c A ^ A ^ A ^ c { a ^ a A a A : [a ~ & q } A ~ a a a * A : A ~ a a A a b * d ^ } A a A @ A : [c a a } \ A A a ~ a a A a b * d ^ } A a a ^ { ^ } a a } | E a c a , a ^ A a A U A statement does not supersede the provisions contained in section 14 (e) in the Basic Provisions.

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).

A 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 { ~ \ A ^ A a ^ } A [a a : A a A E a a ^ A a : A @ A O U O E A [~ | A a A a A ^ a A ^ { } a a A a ^ A : A @ A O U O E A [~ | A a A a A ^ a A ^ a A a a ^ A a ^ A ^ A ^ a A ^ { ^ } a A [~ | A a A A : A } \ | a A : [a a } | A a ^ { } a A E a a ^ A a : A @ A a ^ a a A ^ A ^ A a [c a A [~ A ^ | A ^ } a a ^ A A c a ^ \ \ A a a ^ A a ^ & A a a ^ & q } \ A O A : A a A } | a a ^ A } | \ \ A [~ A ^ & a A A ^ a A ^ { ^ } a A [~ | A a A A : A @ A a ^ A ^ A ^ A a [c a A [~ A ^ | A ^ } a a ^ A A c a ^ \ \ 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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County: Queen Anne's (035)

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

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Year: 2026	Commodity: Wheat (0011)	Use: WHT as a AG D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Queen Anne's (035)

- 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. ~~Local, as a RIV, is calculated as a RIV for a local marketing area of a producer's production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~
- iii. ~~Local RIVs are calculated as a RIV for a local marketing area of a producer's production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~
- iv. ~~V@ RIVs are calculated as a RIV for a local marketing area of a producer's production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

SECTION A - DISCOUNT FACTOR CHARTS

~~U) as a RIV, is calculated as a RIV for a local marketing area of a producer's production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

~~Q) as a RIV, is calculated as a RIV for a local marketing area of a producer's production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

~~, as a RIV, is calculated as a RIV for a local marketing area of a producer's production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

GRADE DISCOUNT:

~~V@ as a RIV, is calculated as a RIV for a local marketing area of a producer's production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

~~as a RIV, is calculated as a RIV for a local marketing area of a producer's production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

- " 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%
- " 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:

~~as a RIV, is calculated as a RIV for a local marketing area of a producer's production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

~~as a RIV, is calculated as a RIV for a local marketing area of a producer's production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: HRS or Jabs
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Queen Anne's (035)

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 HWW classes of wheat will be discounted for excessive Defects as follows:
U.S. Sample Grade . Abs. to 51 lbs.;
U.S. Sample Grade . Abs. and below):

Test Weight Pounds	DF
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:
kernels.

SRW, HRW, and HWW classes of wheat will be discounted for excessive Defects as follows:
{ } \ ^ } Abs. to 51 lbs.;
{ } \ ^ } Abs. and below):

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

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

SWW, HRS, and DUM classes of wheat will be discounted for excessive Defects as follows:
{ } \ ^ } Abs. to 51 lbs.;
{ } \ ^ } Abs. and below):

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County: Queen Anne's (035)

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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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.

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

FALLING NUMBER DISCOUNTS:

Equipment and procedure used to perform what is generally referred to as a quick test for the 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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County: Queen Anne's (035)

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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Special Provisions 2026 and Succeeding Crop Years

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County: Queen Anne's (035)

Revenue Prot with Harvest Price Exclusion (03)

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

- Q: [Ǻ | [Ǻ ~ & Ǻ] Ǻ @ Ǻ Ǻ | Ǻ ^ Ǻ d | Ǻ Ǻ | Ǻ @ Ǻ Ǻ { { Ǻ | Ǻ Ǻ Ǻ d | Ǻ ^ Ǻ d c Ǻ ^ } Ǻ | Ǻ | [Ǻ ~ & Ǻ] Ǻ | Ǻ } Ǻ Ǻ Ǻ * Ǻ | [Ǻ c Ǻ Ǻ Ǻ @ Ǻ] [] | Ǻ Ǻ ^ Ǻ Ǻ] | Ǻ ^ Ǻ ~ • Ǻ ^ Ǻ à Ǻ Ǻ ^ Ǻ | Ǻ | Ǻ ^ Ǻ c Ǻ @ Ǻ | [Ǻ ~ & Ǻ] Ǻ | Ǻ ^ Ǻ * Ǻ d | Ǻ ^ Ǻ @ |, Ǻ ^ Ǻ ~ & Ǻ | [Ǻ ~ & Ǻ] Ǻ Ǻ | Ǻ | Ǻ ^ Ǻ Ǻ Ǻ • Ǻ Ǻ Ǻ | Ǻ ^ Ǻ ~ & Ǻ | Ǻ ^ Ǻ ~ Ǻ Ǻ Ǻ Ǻ Ǻ Ǻ Ǻ Ǻ • Ǻ Ǻ Ǻ c Ǻ Ǻ Ǻ ^ Ǻ & Ǻ] Ǻ Ǻ Ǻ | Ǻ | [Ǻ c Ǻ Ǻ] | Ǻ Ǻ Ǻ] | Ǻ ^ Ǻ | Ǻ ^ Ǻ • Ǻ * Ǻ { Ǻ Ǻ ^ Ǻ à Ǻ Ǻ ^ Ǻ | [Ǻ d | Ǻ ^ Ǻ

- DFs for Vomitoxin:

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Year: 2026
Date: 6/17/2025

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

U.S. Farm Income Tax ID
County: Queen Anne's (035)

2. If the level of a substance or condition with a level less than the maximum allowable, adjust the production in the following manner.
 - a. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be:
 - i. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
 - ii. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus 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), 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, plus the applicable DFs included in sections A or B2 above.
 - b. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 to 300.1 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 qualifying under

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County: Queen Anne's (035)

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Special Provisions
2026 and Succeeding Crop Years

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

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County: Queen Anne's (035)

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manner, or destroyed unless Section C3d applies. An automatic 30 day extension of time will be allowed for you to submit your claim for indemnity.

Table with 2 columns: Asterisk indicator and Description. Rows include: Local Market Price, Disinterested third party, Zero market value, Sold Grain, and Unsold Grain.