

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|----------------------|
| Year: 2026 | Commodity: Barley (0091) | Use NWS as APD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Norton (137) |

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 11/4/2025 | Acreage Reporting Date 12/15/2025 |
| Premium Billing Date 8/15/2026 | End of Insurance Date 10/31/2026 | Termination Date 11/30/2026 | 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 01 | Winter 091 | Non-Irrigated 003 |
| T/P 03 | Winter 091 | Irrigated 002 |
| T/P 05 | Winter 091 | Organic(Certified) Non-Irr. 713 |
| T/P 07 | Winter 091 | Organic(Certified) Irr. 702 |
| T/P 09 | Winter 091 | Organic(Transitional) Non-Irr. 714 |
| T/P 11 | Winter 091 | Organic(Transitional) Irr. 712 |

| | | | | | |
|--|--|---------------------------------------|--|--|--|
| Sales Closing Date 3/15/2026 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 4/30/2026 | End of Late Planting Period Date 5/15/2026 | Acreage Reporting Date 7/15/2026 |
| Premium Billing Date 8/15/2026 | End of Insurance Date 10/31/2026 | Termination Date 11/30/2026 | 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 02 | Spring 092 | Non-Irrigated 003 |
| T/P 04 | Spring 092 | Irrigated 002 |
| T/P 06 | Spring 092 | Organic(Certified) Non-Irr. 713 |
| T/P 08 | Spring 092 | Organic(Certified) Irr. 702 |

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| TP | Type | Practice |
|--------|------------|------------------------------------|
| T/P 10 | Spring 092 | Organic(Transitional) Non-Irr. 714 |
| T/P 12 | Spring 092 | 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.

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.

In accordance with the definition of "production reporting date" in the Basic Provisions, if you submit an application for insurance after the winter sales closing date or land is added after the production reporting date on which the spring type will be planted, the production reporting date will be the earlier of the acreage reporting date or 45 days after the spring sales closing date.

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

Any fall planted acreage on which seed is spread onto the soil surface by any method (e.g. airplane or otherwise broadcast seeded) and is subsequently mechanically incorporated into the soil, will be insurable only if you request an inspection for this acreage within 72 hours after the final planting date or within 72 hours after you complete incorporating the seed if you plant in the late planting period, and we agree in writing that the acreage has an adequate stand to produce the yield used to determine your production guarantee. No coverage will be provided if an adequate stand is not established within 30 days after the end of the late planting period or within 30 days after the final planting date if no late planting period is applicable. Insurance will attach to acreage with an adequate stand on the date the acreage is inspected.

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.

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

Underlying APN: 0000000000
County: Norton (137)

- Unless you elect in writing 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 DFs 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.
- If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- Unless you elect in writing 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 DFs 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.
- Unless you elect in writing 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 DFs 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.
- Unless you elect in writing 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 DFs 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.
- 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.
- Unless you elect in writing 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 DFs 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.

SECTION 14(e) - 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).

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

Unless you elect in writing 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 DFs 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. All samples for QA must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the calendar date for the EOIP. Unless you elect in writing 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 DFs 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. Unless you elect in writing 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 DFs 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. Unless you elect in writing 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 DFs 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.

4. DELAY IN MEASUREMENT OF FARM STORED PRODUCTION

Unless you elect in writing 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 DFs 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.

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quality deficiencies 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 available for release.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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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

7. REDUCTION IN VALUE (RIV):

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- a. Moisture content;
- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local} - RIV_{distant}}$ 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.
- g. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local} - RIV_{distant}}$ 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.

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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

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GRADE DISCOUNT:

Barley will be discounted for grade as specified within the Quality Adjustment Tab located in the AD.

TEST WEIGHT DISCOUNT:

Discounts for low test weight are as follows (U.S. No. 5 for Test Weight . 45 to 36.0 lbs.; U.S. Sample Grade . 45 and below):

| | |
|--------------------|---|
| Test Weight Pounds | DF |
| 36 and above | None |
| 35.99-30 | See Quality Adjustment Tab for Discount Factors |
| Below 30 | See section B |

DAMAGE DISCOUNT:

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| | |
|--------------|---|
| Damage % | DF |
| 10 and below | None |
| 10.01-34 | See Quality Adjustment Tab for Discount Factors |
| Above 34 | See Section B |

THIN BARLEY:

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Plan: Yield Protection (01)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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County: Norton (137)

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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:

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- Q i ~ a i A a a a a e ^ } & A A a a A } a a i A U a e A A a a a a A ~ i ^ a A [] A A i [• } E

Q i A i [a ~ & a } A a a a i A a a i ^ a A } A a A a { E i A A { { ^ i a a a d i a e ^ A c e } o i A i [a ~ & a } A } a a a ~ * A [{ a i c a E a a A } i [] i a e ^ a a } i • A ~ • o A ^ A a a a ^ a A i a i A i A c c i A i [a ~ & a } A } c i a ~ * A d i a e ^ E a c c i • A ~ & Q i [a ~ & a } A a i A [o A a a b • c a A i A ~ & Q ~ a a A a a } a a • A a c a a A a ~ & a } A E A Q i A [{ a i c a A } i E a a } i • A i A • a ~ * A { a e A ^ A a a a ^ a A [{ A d i a e ^ E a

- Q i A i [a ~ & a } A } a a a ~ * A [{ a i c a A } i A [A c c i A i ^ a a } A O A a a } a a • A a A i ^ a ~ A d ~ a a a ~ * A } a i A ^ a a } A A a a a a a a a i c ^ i A A a E E A [{ A i A • • E a a b • a a A i [a ~ & a } A A a A [] • a ~ * A a } i E A Q i A a a a e ^ A a a a a b • d ^ } o i A a A } a a a A i [a ~ & a } A K
 - U [i a A i A a a a c i ^ a • c a A a A a c A i a i A A E a e • A e c i A a a A } a a A a e A i A a A O U O E a a O O A a i A a a a ~ { A A a i U Q • A a } i a a A ~ A a a ~ ^ i A ~ ^ A A A i A i n s u r a b l e q u a l i t y d e f i c i e n c i e s , a n d t h a t v a l u e d i v i d e d b y t h e l o c a l m a r k e t p r i c e .
 - 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.
 - 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:

| | |
|------------------|---|
| Vomitoxin Range | DF |
| 0.1 to 10.0 ppm | See Quality Adjustment Tab for Discount Factors |
| 10.1 ppm & above | See C3 below |

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2. If the level of a substance or condition is less than the maximum allowable, adjust the production in the following manner.
- a. If the level of a substance or condition is less than the maximum allowable, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs for each substance or condition, divided by the local market price.
 - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs for each substance or condition, added to the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs for each substance or condition, 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), 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. If the level of a substance or condition is less than the maximum allowable, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs for each substance or condition, added to the applicable DFs included in sections A or B2 above.
 - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs for each substance or condition, added to the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs for each substance or condition, added to the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

| | |
|-------------------|---|
| Aflatoxin Range | DF |
| 0.0 - 300.1 ppb | See Quality Adjustment Tab for Discount Factors |
| 300.1 ppb & above | See C3 below |

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3. For production containing 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 third party; or
- b. For production containing Aflatoxin or any other substances or conditions (except for production containing Vomitoxin as detailed in C3 a above), the DF will be:
- c. If the claimant is a third party; or
- 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,

SECTION D - ZERO MARKET VALUE PRODUCTION

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- [illegible]

Special Provisions

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b. $\frac{LMP - \frac{1}{2} \Delta LMP}{LMP}$

c. $\frac{LMP - \frac{1}{2} \Delta LMP}{LMP}$

3. $\frac{LMP - \frac{1}{2} \Delta LMP}{LMP}$

| | |
|-------|--|
| * | %Local Market Price-As defined in the applicable Basic, Crop, or these Provisions. |
| ** | %Disinterested third party-As defined in the applicable Basic, Crop, or these Provisions. %Disinterested third party-Is 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. |