

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use All or a portion
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Harford (025)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/15/2025	End of Late Planting Period Date 10/30/2025	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 01	All Others (Winter) 972	Non-Irrigated 003
T/P 02	All Others (Winter) 972	Irrigated 002
T/P 03	Malting (Winter) 973 *3 *4 *5 *6 *7	Non-Irrigated 003
T/P 04	Malting (Winter) 973 *3 *4 *5 *6 *7	Irrigated 002
T/P 05	All Others (Winter) 972	Organic(Certified) Non-Irr. 713
T/P 06	All Others (Winter) 972	Organic(Certified) Irr. 702
T/P 07	Malting (Winter) 973 *3 *4 *5 *6 *7	Organic(Certified) Non-Irr. 713
T/P 08	Malting (Winter) 973 *3 *4 *5 *6 *7	Organic(Certified) Irr. 702
T/P 09	All Others (Winter) 972	Organic(Transitional) Non-Irr. 714
T/P 10	All Others (Winter) 972	Organic(Transitional) Irr. 712
T/P 11	Malting (Winter) 973 *3 *4 *5 *6 *7	Organic(Transitional) Non-Irr. 714
T/P 12	Malting (Winter) 973 *3 *4 *5 *6 *7	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.

Special Provisions 2026 and Succeeding Crop Years

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Type

- *3 Approved malting barley varieties will include all varieties recommended for malting by the American Malting Barley Association for the current crop year.
- *4 Malting Barley Endorsement is not available in this county.
- *5 Production Contract - A document in writing
 - a. Between you and a buyer that is a brewery or any other buyer that produces or sells malt or malt products to a brewery, or a business enterprise owned by such brewery or business.
 - b. That specifies the amount of contracted production, the purchase price or a method to determine such price; and
 - c. That establishes the obligations of each party to the agreement

In addition to section 6 of the Basic Provisions, you must provide us with copies of all your contracts on or before the acreage reporting date.

- *6 You may elect to use the price contained in your production contract (contract price) as your projected price for each specialty type. This acreage must be under contract with a business enterprise equipped with facilities appropriate to handle and store specialty type barley production. The contract must be executed by you and the business enterprise, in effect for the crop year, and you must provide a copy to us no later than the acreage reporting date. To be considered a contract, the executed document must contain:
 - a. A requirement that you plant, grow and deliver specialty type barley to the business enterprise;
 - b. V@Aq [~ } of A [a ~ & q } A@A q/A^&8^ c aA i/A c { ^ } A@A/A [a ~ & q } A [{ A^ ^&aa aA ~ { a^ i A - A • A q/A^&8^ c aA [A c i { a^ A@ A { a^ i A of acres under contract:
 - 1. For acreage only based contracts and, acreage and production contracts which specify a maximum number of acres, the lesser of:
 - i. The insured acres (planted acreage and acreage that is prevented from being planted); or
 - ii. The maximum number of acres specified in the contract.
 - 2. For production only based contracts, the lesser of:
 - i. The number of acres determined by dividing the production stated in the contract by the approved yield; or
 - ii. The insured acres (planted acreage and acreage that is prevented from being planted).
 - 3. Acreage in excess of (1) or (2) shall be considered acreage not under contract.
 - c. The price to be paid for the contracted production or a method to determine such price:

Special Provisions 2026 and Succeeding Crop Years

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County: Harford (025)

- Any acreage of the specialty type that is not under a contract per (b)(3) above, or for which a contract is not submitted to us by the acreage reporting date, will be valued at the applicable barley projected price. A weighted average price will be determined from all the contracted and non-contracted acreage of the specialty type, to produce one projected price that will be used in determining the guarantee (per acre), premium, prevented planting payment, replanting payment, and indemnity for the applicable specialty type acreage.

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.

In lieu of section 7 of the Small Grains Crop Provisions, the end of insurance period for winter-type acreage will be August 31 immediately following planting.

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>.

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Special Provisions 2026 and Succeeding Crop Years

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County: Harford (025)

Special Provisions 2026 and Succeeding Crop Years

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County: Harford (025)

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1. OPTION TO DELAY CLAIM SETTLEMENT:

- a. If you sell the production to a disinterested third party during this delay, 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.
- b. 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.
- c. 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.
- d. 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.
- e. 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.
- 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. 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.

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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).

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Barley (0091)

U.S. Farm Income Tax ID

Date: 6/17/2025

Plan: Yield Protection (01)

County: Harford (025)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 the crop.

4. DELAY IN MEASUREMENT OF FARM STORED PRODUCTION

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 eligible for indemnity. If the producer fails to obtain a quality adjustment statement within the specified time frame, the producer will be deemed to have accepted the quality of the production as it was when harvested.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

When the crop is sold to a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable, the producer will receive the full indemnity amount.

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 indemnity, except for production fed or used in any other manner.

7. REDUCTION IN VALUE (RIV):

Moisture content; Damage due to uninsured causes; Drying; Handling; Processing; or

- Moisture content;
- Damage due to uninsured causes;
- Drying;
- Handling;
- Processing; or
- Other factors that may affect the value of the crop.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Barley (0091)

U.S. No. 5 for Test Weight . 36.0 lbs. and above)

Date: 6/17/2025

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

County: Harford (025)

- i. 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.
- 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. The RIV and local market price* are determined on the date such quality adjusted production is sold to a disinterested third party.
- 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

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

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 . 36.0 lbs. to 36.0 lbs.; U.S. Sample Grade . 36.0 lbs. 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:

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

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

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Barley (0091)

Use Harvest as a Basis

Date: 6/17/2025

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

County: Harford (025)

THIN BARLEY:

Thin Barley % of Total Barley Yield: 75.0% ; U.S. Sample Grade . And above):

Thin Barley %	DF
75.00 and below	None
75.01-100	See Quality Adjustment Tab for Discount Factors

SPECIAL GRADE DISCOUNTS:

Black Barley, Ergoty, Blighted, or Smutty See section B

SAMPLE GRADE DISCOUNTS:

Black Barley, Ergoty, Blighted, or Smutty See section B

SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

damage percentage above 34 percent, a sound barley percentage below 50 percent, black barley, or grading ergoty, blighted, or smutty, on the date of final inspection

1. 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).
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. 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).

Use Harvest as a Basis

sections A or B above, except as shown in C3 below.

Use Harvest as a Basis

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use: 0001 or 02 or 03 D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Harford (025)

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

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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:

- a. Value deficiencies attributable to 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. 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:

Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025

Commodity: Barley (0091)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

U.S. Farm Income Tax ID
County: Harford (025)

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

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, and the grain is put into commercial storage without going into on farm storage, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, and the grain is all insurable quality deficiencies, and that value divided by the local market price.
 - ii. If the level of a substance or condition is less than the maximum allowable, and the grain is sold to a buyer, the DF will be the applicable DFs included in sections A or B2 (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. If the level of a substance or condition is less than the maximum allowable, and the grain is sold to a buyer, the DF will be the applicable DFs included in sections A or B2, plus the applicable DFs included in sections A or B2.
 - 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 is less than the maximum allowable, and the grain 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:
 - i. If the level of a substance or condition is less than the maximum allowable, the DF will be 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 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 is less than the maximum allowable, the DF will be the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025

Commodity: Barley (0091)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Use MAP as a CG D
County: Harford (025)

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

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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 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 level of Aflatoxin or Vomitoxin is less than the level specified in Section C, the claim will be adjusted based on the level of Aflatoxin or Vomitoxin in the production.
 - i. If the level of Aflatoxin or Vomitoxin is less than the level specified in Section C, the claim will be adjusted based on the level of Aflatoxin or Vomitoxin in the production.
 - ii. If the level of Aflatoxin or Vomitoxin is less than the level specified in Section C, the claim will be adjusted based on the level of Aflatoxin or Vomitoxin in the production.
 - 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:
 - i. If the level of Aflatoxin or Vomitoxin is less than the level specified in Section C, the claim will be adjusted based on the level of Aflatoxin or Vomitoxin in the production.
 - ii. If the level of Aflatoxin or Vomitoxin is less than the level specified in Section C, the claim will be adjusted based on the level of Aflatoxin or Vomitoxin in the production.
 - c. If the level of Aflatoxin or Vomitoxin is less than the level specified in Section C, the claim will be adjusted based on the level of Aflatoxin or Vomitoxin 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 insurance period, the claim will be adjusted based on the level of Aflatoxin or Vomitoxin in the production.

SECTION D - ZERO MARKET VALUE PRODUCTION

If the level of Aflatoxin or Vomitoxin is less than the level specified in Section C, the claim will be adjusted based on the level of Aflatoxin or Vomitoxin in the production.

1. If the level of Aflatoxin or Vomitoxin is less than the level specified in Section C, the claim will be adjusted based on the level of Aflatoxin or Vomitoxin in the production.

Special Provisions 2026 and Succeeding Crop Years

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County: Harford (025)

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* 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.

*****	%Insold + Grain that does not meet the definition of %sold.
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