

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or None [<input type="checkbox"/>]
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Fall River (047)

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 11/9/2025	Acreage Reporting Date 11/15/2025
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 11/15/2025	Insured's Production Reporting Date 11/15/2026

TP	Type	Practice
T/P 01	Winter 011	Summerfallow 005 *5 *7
T/P 03	Winter 011	Continuous Cropping 004 *4 *7
T/P 05	Winter 011	Irrigated 002
T/P 07	Winter 011	Summerfallow(OC) 717 *5 *7
T/P 09	Winter 011	Continuous Cropping(OC) 715 *4 *7
T/P 11	Winter 011	Organic(Certified) Irr. 702
T/P 13	Winter 011	Summerfallow(OT) 718 *5 *7
T/P 15	Winter 011	Continuous Cropping(OT) 716 *4 *7
T/P 17	Winter 011	Organic(Transitional) Irr. 712

Sales Closing Date 3/15/2026	Cancellation Date 9/30/2025	Earliest Planting Date 3/16/2026	Final Planting Date 5/5/2026	End of Late Planting Period Date 5/30/2026	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 11/15/2025	Insured's Production Reporting Date 11/15/2026

TP	Type	Practice
T/P 02	Spring 012	Summerfallow 005 *5 *7

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County: Fall River (047)

TP	Type	Practice
T/P 04	Spring 012	Continuous Cropping 004 *4 *7
T/P 06	Spring 012	Irrigated 002
T/P 08	Spring 012	Summerfallow(OC) 717 *5 *7
T/P 10	Spring 012	Continuous Cropping(OC) 715 *4 *7
T/P 12	Spring 012	Organic(Certified) Irr. 702
T/P 14	Spring 012	Summerfallow(OT) 718 *5 *7
T/P 16	Spring 012	Continuous Cropping(OT) 716 *4 *7
T/P 18	Spring 012	Organic(Transitional) Irr. 712

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

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.

*4 Continuous Cropping : Any non-irrigated production practice that does not qualify as a summerfallow practice.

*5 Summerfallow :

1. The acreage must not have been planted to a crop (excluding a cover crop, see exceptions below) during the preceding crop year; and
2. Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or

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County: Fall River (047)

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Unit: 1000 bushels

Date: 6/17/2025

Plan: Yield Protection (01)

County: Fall River (047)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

For the purpose of this policy, the following definitions apply:

For the purpose of this policy, the following definitions apply: The term "production to count" means the production of wheat that is determined by the following factors: (1) the yield of wheat per acre, (2) the number of acres of wheat planted, and (3) the number of acres of wheat harvested. The term "net production to count" means the production of wheat that is determined by the following factors: (1) the yield of wheat per acre, (2) the number of acres of wheat planted, and (3) the number of acres of wheat harvested, after adjustment factors are considered in determining production to count.

For the purpose of this policy, the following definitions apply: The term "net production to count" means the production of wheat that is determined by the following factors: (1) the yield of wheat per acre, (2) the number of acres of wheat planted, and (3) the number of acres of wheat harvested, after adjustment factors are considered in determining production to count.

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For the purpose of this policy, the following definitions apply: The term "net production to count" means the production of wheat that is determined by the following factors: (1) the yield of wheat per acre, (2) the number of acres of wheat planted, and (3) the number of acres of wheat harvested, after adjustment factors are considered in determining production to count.

- For the purpose of this policy, the following definitions apply: The term "net production to count" means the production of wheat that is determined by the following factors: (1) the yield of wheat per acre, (2) the number of acres of wheat planted, and (3) the number of acres of wheat harvested, after adjustment factors are considered in determining production to count.
- 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 the purpose of this policy, the following definitions apply: The term "net production to count" means the production of wheat that is determined by the following factors: (1) the yield of wheat per acre, (2) the number of acres of wheat planted, and (3) the number of acres of wheat harvested, after adjustment factors are considered in determining production to count.

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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

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Year: 2026

Commodity: Wheat (0011)

U.S. Farm Income Tax ID

Date: 6/17/2025

Plan: Yield Protection (01)

County: Fall River (047)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

after the calendar date for the EOIP.

- b. If 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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies. If 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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies.
- c. If 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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies.
- 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 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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies.
- f. If 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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies.
- g. If 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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies.

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2. SECTION 14(e) OF THE BASIC PROVISIONS

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).

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).

If 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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies. If 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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies.

If you elect to delay measurement of farm stored production as provided in the Basic Provisions, all samples of farm stored production used to determine insurable

Special Provisions 2026 and Succeeding Crop Years

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County: Fall River (047)

Revenue Prot with Harvest Price Exclusion (03)

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Special Provisions 2026 and Succeeding Crop Years

County: Fall River (047)

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use HWW or HRW or SRW
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Fall River (047)

Test Weight Pounds	DF
50.99-44	None
Below 44	See Quality Adjustment Tab for Discount Factors
	See Section B

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

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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

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SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

Ú |{ ~ çæ æ^ Á @ Á^ Áç|, ^ á/ Á áááá} Á Á @ Á @ Á Á @ Á^ &ç Öá &~ } çæç! Á/æ| Æ Y @} Á:| á~ &ç} Á áç} |{ ~ çæ æ^ Á/ Á &~ } ç á/ Á @ Á^ &ç Á 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.

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Year: 2026	Commodity: Wheat (0011)	Use Fall River County ID
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Fall River (047)

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:

When a quick test is used to determine falling number, the equipment and procedure used to perform what is generally referred to as a "quick test" must be used. If a falling number discount is applied based on 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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SPECIAL GRADE DISCOUNTS:

When a quick test is used to determine falling number, the equipment and procedure used to perform what is generally referred to as a "quick test" must be used. If a falling number discount is applied based on 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.

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Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Date: 6/17/2025

Commodity: Wheat (0011)

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

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County: Fall River (047)

Q[I^I[a^ & q } A^ae[} ae • A^ a^ ae & • A^ I^ I^ } aaq } • A^ c^I{ q^ a^ A^ A^ A^ b^ i^ q^ • A^ A^ { ae A^ I^ A^ q^ ae @ ae O^ @ } A^ } | ae | ^ E^ ab • q^ ^ } • A^ q^ A^ A^ ae^ A^ I^ A^ c^ • A^ A^ substances or conditions in excess of the amount allowed by the lower of the following:

- a. V@ A^ & q } A^ I^ A^ q^ [I^ A^ c^ I^ A^ A^ @ A^ [a^ A^ a^ O^ I^ * A^ { q^ a^ d^ ae } L^ I^

b. Q[[c@ I^ A^ a^ | ae @ ae O^ I^ * ae a^ ae } A^ A^ @ A^ A^ ae^ A^ ae^ • L^ I^ A^

c. O^ I^ a^ | ae @ ae O^ I^ ^ & A^ A^ @ A^ } | ae | ^ A^ ae^ A^ A^ @ A^ @ A^ • I^ a^ A^ [] A^ A^ [,] E^

Q[I^I[a^ & q } A^ ae^ q^ A^ A^ q^ I^ a^ A^ } A^ @ A^ { E^ I^ A^ A^ [{ ^ I^ & ae^ A^ q^ I^ ae^ A^ c^ & } O^ I^ I^I[a^ & q } A^ } ae q^ * A^ [{ ae q^ E^ @ A^ } I^ I^ | ae^ A^ ae } I^ • A^ • c^ A^ A^ a^ ae^ a^ A^ I^ A^ I^ A^ c@ A^ I^I[a^ & q } A^ } c^ I^ q^ I^ ae^ A^ c@ I^ , a^ A^ & O^ I^I[a^ & q } A^ q^ I^ c^ A^ A^ ab • c^ a^ A^ I^ A^ & O^ I^ ae^ A^ A^ ae } & a^ • A^ c^ a^ A^ A^ & q } A^ E^ O^ I^ A^ [{ ae q^ A^ } I^ E^ ae } I^ • A^ I^ A^ • q^ * A^ { ae A^ A^ a^ ae^ a^ A^ [{ A^ q^ I^ ae^ A^

1. Q[I^I[a^ & q } A^ } ae q^ * A^ [{ ae q^ A^ } I^ A^ [A^ c@ I^ A^ & q } A^ O^ A^ A^ } & a^ • A^ A^ I^ • ^ } O^ I^ ae^ q^ * A^ } a^ I^ A^ & q } A^ O^ A^ a^ A^ ae^ A^ A^ c^ I^ A^ A^ E^ A^ [{ A^ I^ A^ • E^ ab • c@ A^ I^I[a^ & q } A^ A^ @ A^ I^ , q^ * A^ ae } ^ I^ E^ O^ I^ } A^ @ A^ ae^ A^ A^ q^ ae^ ab • q^ ^ } O^ I^ A^ @ A^ } ae^ A^ I^I[a^ & q } A^ K

a. U[| a^ A^ A^ a^ q^ c^ I^ • c^ a^ A^ a^ A^ ae^ A^ I^ q^ I^ A^ A^ E^ ae • Ae^ I^ A^ @ A^ } a^ ae^ A^ A^ I^ A^ @ A^ O^ U^ E^ @ A^ O^ A^ q^ A^ A^ @ A^ { A^ A^ A^ U^ O^ • A^ } | a^ a^ A^ A^ @ A^ ^ ^ I^ A^ ^ A^ A^ A^ A^ 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. W[• [| a^ A^ E^ ae • Ae^ I^ A^ @ A^ } a^ ae^ A^ A^ I^ A^ @ A^ O^ U^ E^ A^ a^ E^ q^ a^ a^ A^ A^ ^ A^ c@ I^ ae } ^ I^ E^ I^ A^ A^ [| a^ A^ A^ c@ I^ A^ ae^ A^ q^ c^ I^ • c^ a^ A^ a^ A^ ae^ A^ @ A^ O^ A^ q^ A^ A^ @ A^ 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
E^ A^ A^ E^ A^ ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

2. Q[I^I[a^ & q } A^ } ae q^ * A^ a^ ae & • A^ I^ I^ } aaq } • E^ c@ I^ ae^ A^ [{ ae q^ E^ ae^ A^ ae^ A^ } a^ I^ A^ & q } A^ O^ A^ ae^ A^ A^ ae^ A^ c^ I^ A^ A^ E^ A^ [a^ I^ A^ • E^ I^ A^ c@ I^ A^ substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.

a. Q[A^ @ A^ ae^ A^ A^ q^ ae^ ab • q^ ^ } O^ I^ A^ @ A^ } ae^ A^ I^I[a^ & q } A^ ae^ A^ • [I^ c^ a^ a^ & q^ A^ [{ A^ @ A^ | a^ A^ A^ @ A^ ^ ^ I^ E^ I^ A^ ae } [I^ c^ a^ a^ & q^ A^ [{ A^ @ A^ | a^ A^ } a^ A^ put into commercial storage without going into on farm storage, the DF will be:

i. Q[I^I[a^ & q } A^ [| a^ A^ A^ a^ q^ c^ I^ • c^ a^ A^ a^ A^ ae^ A^ I^ q^ I^ A^ A^ E^ ae • Ae^ I^ A^ @ A^ } a^ ae^ A^ A^ I^ A^ @ A^ O^ U^ E^ @ A^ { A^ A^ A^ U^ O^ • A^ } | a^ a^ A^ A^ @ A^ ^ ^ I^ A^ ^ A^ A^ all insurable quality deficiencies, and that value divided by the local market price.

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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)

Underwritten by: Farmers Group, Inc.

County: Fall River (047)

- ii. 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. 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.
 - 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 production was sold, 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. applicable DFs included in sections A or B2 above.
 - ii. to the applicable DFs included in sections A or B2 above.
 - iii. 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

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.
 - i. VOMITOXIN

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Date: 6/17/2025

Commodity: Wheat (0011)

Plan: Yield Protection (01)

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U.S. Farm Income Stabilization Act (FISMA)

County: Fall River (047)

disinterested third party; or

- ii. If the insured is not a producer of the insured crop, the insured shall not be eligible for coverage under this policy.
- b. If the insured is a producer of the insured crop, the insured shall be eligible for coverage under this policy if the insured is a producer of the insured crop in the county of the insured crop.
- i. If the insured is a producer of the insured crop, the insured shall be eligible for coverage under this policy if the insured is a producer of the insured crop in the county of the insured crop.
- ii. If the insured is a producer of the insured crop, the insured shall be eligible for coverage under this policy if the insured is a producer of the insured crop in the county of the insured crop.
- c. If the insured is a producer of the insured crop, the insured shall be eligible for coverage under this policy if the insured is a producer of the insured crop in the county of the insured crop.
- 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 period, such production will not be adjusted for any quality deficiencies listed in Section C.

SECTION D - ZERO MARKET VALUE PRODUCTION

If the insured is a producer of the insured crop, the insured shall be eligible for coverage under this policy if the insured is a producer of the insured crop in the county of the insured crop.

1. If the insured is a producer of the insured crop, the insured shall be eligible for coverage under this policy if the insured is a producer of the insured crop in the county of the insured crop.
2. 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 the insured is a producer of the insured crop, the insured shall be eligible for coverage under this policy if the insured is a producer of the insured crop in the county of the insured crop.
 - b. If the insured is a producer of the insured crop, the insured shall be eligible for coverage under this policy if the insured is a producer of the insured crop in the county of the insured crop.
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. If the insured is a producer of the insured crop, the insured shall be eligible for coverage under this policy if the insured is a producer of the insured crop in the county of the insured crop.

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2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: 0001 ~ 0003 [00] D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Fall River (047)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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