

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All Acreage
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Covington (031)

### Program Dates for Insurable Types and Practices

<b>Sales Closing Date</b> 9/30/2025	<b>Cancellation Date</b> 9/30/2025	<b>Earliest Planting Date</b>	<b>Final Planting Date</b> 11/30/2025	<b>End of Late Planting Period Date</b> 12/5/2025	<b>Acreage Reporting Date</b> 12/15/2025
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 7/31/2026	<b>Termination Date</b> 9/30/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 11/14/2025	<b>Insured's Production Reporting Date</b> 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

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on Farm Serial Number (FSN) and any other method specified in the Basic Provisions or Crop Provisions except section or section equivalent. To be eligible for the available methods of optional unit division, you must meet all applicable requirements.

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.

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### 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>.

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 the purpose of this section, the term "quality" means the quality of the crop as determined by the quality adjustment factors.

For the purpose of this section, the term "quality adjustment factors" means the factors that are used to determine the quality of the crop. The factors are listed in the following table:

Factor	Description
1	Quality adjustment factors are considered in determining production to count.

For the purpose of this section, the term "net production" means the production of the crop after the quality adjustment factors have been applied. The net production is determined by the following formula:

$$\text{Net Production} = \text{Production} \times \text{Quality Adjustment Factor}$$

For the purpose of this section, the term "qualifying for quality adjustment" means the crop must meet the following criteria:

- The crop must be produced under the AIP.
- The crop must be produced in accordance with the quality adjustment factors.

For the purpose of this section, the term "extension of time to harvest" means the period of time that is granted to the producer to harvest the crop. The extension of time to harvest is determined by the following criteria:

- The extension of time to harvest must be granted by the AIP.
- The extension of time to harvest must be granted in accordance with the quality adjustment factors.

For the purpose of this section, the term "production qualifying under section B or C" means the production of the crop that is sold to other than a disinterested third party, or that is not sold 60 days after the end of the insurance period.

For the purpose of this section, the term "production qualifying under Sections B or C" means the production of the crop that is unsold 60 days after the calendar date for the EOIP, an 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.

For the purpose of this section, the term "production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health" means the production of the crop that contains substances or conditions that are injurious to human or animal health.

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Plan: Yield Protection (01)  
Revenue Protection (02)  
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a.  $\hat{U}^{\wedge} \& \hat{c} \hat{a} \} \bullet \hat{O} \hat{F} \hat{A} \hat{!} \hat{O} \hat{G} \hat{a} \hat{e} \hat{a} \hat{U}^{\wedge} \& \hat{c} \hat{a} \} \hat{O} \hat{Z} \hat{a} \hat{!} \hat{,} \hat{E} \hat{a} \hat{O} \hat{O} \hat{A} \hat{a} \hat{!} \hat{A}^{\wedge} \hat{A}^{\wedge} \hat{c} \hat{!} \{ \hat{a}^{\wedge} \hat{a} \hat{A}^{\wedge} \hat{A} \hat{a} \hat{a} \hat{a} \hat{*} \hat{A} \hat{O} \hat{A} \hat{e} \} \mid \hat{Z} \hat{a} \hat{a} \hat{!}^{\wedge} \hat{O} \hat{O} \hat{A} \hat{!} \{ \hat{U}^{\wedge} \& \hat{c} \hat{a} \} \hat{O} \hat{Z} \hat{a} \hat{!} \hat{A} \hat{O} \hat{A} \hat{e} \} \mid \hat{Z} \hat{a} \hat{a} \hat{!}^{\wedge} \hat{O} \hat{O} \hat{A} \hat{!} \{ \hat{U}^{\wedge} \& \hat{c} \hat{a} \} \bullet \hat{O} \hat{F} \hat{A} \hat{!} \hat{O} \hat{G} \hat{a} \hat{e} \hat{a}$

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.  $\hat{U}^{\wedge} \& \hat{c} \hat{a} \} \hat{O} \hat{H} \hat{E} \hat{a} \hat{O} \hat{O} \hat{A} \hat{a} \hat{!} \hat{A}^{\wedge} \hat{A}^{\wedge} \hat{c} \hat{!} \{ \hat{a}^{\wedge} \hat{a} \hat{A} \} \hat{a} \hat{!} \hat{U}^{\wedge} \& \hat{c} \hat{a} \} \hat{O} \hat{H} \hat{A} \hat{!}^{\wedge} \hat{E} \hat{a} \hat{!} \hat{A} \hat{a} \hat{a} \hat{a} \hat{a} \hat{a} \} \hat{a} \hat{O} \hat{O} \hat{A} \hat{!} \{ \hat{U}^{\wedge} \& \hat{c} \hat{a} \} \hat{O} \hat{Z} \hat{a} \hat{!} \hat{U}^{\wedge} \& \hat{c} \hat{a} \} \hat{O} \hat{A} \hat{a} \hat{!} \hat{A}^{\wedge} \hat{A} \hat{e} \hat{!}^{\wedge} \hat{a} \hat{a} \hat{E} \hat{a}$

## 1. OPTION TO DELAY CLAIM SETTLEMENT

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## 2. SECTION 14(e) OF THE BASIC PROVISIONS

The statement does not supersede the provisions contained in section 14 (e) in 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

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Year: 2026

Commodity: Wheat (0011)

Unit: MT a•a•q] aG D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Covington (031)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

(EOIP).

Qave 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 { ~•s^Aa^} A[ oae!Aae A eAae•Aee!A@OUUEA[~ Aaeç^•o@&[] A[ a!A A eAae•Aee!A@&ae^} aaeAae A!A@OUUEA[~!&ae A a!A^A^a^a^A aae!a^ & A a^A^&q}•AEOE!A@Ae A[]|Aae!A^}|••A[~ A!&^a^A A^!a^A^a^ A^} o!A[~!&ae E A @&Ae^A^A!A A Aae[ ç^EQA[~ A^!A^} aae!A Aaeç^•o 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 allowed 30 days after harvest to market your grain and receive an RIV unless the production qualifies solely under Section A, in which case, only the DF(s) in Section A, a!A^A^•a^EQA@A!| a~&q} A A[ o!|a^ a^A@AeAae A^!a^ a^A@&ae A a!A^A^a^a^A•a^•A@&[]|Aae!A^!E•ae!a @a^OEA[~ A~•o[]|}•Ae aA~a{ aae 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 @eç^•oEA[~!A!| a~&q} A~ aae•A^} a^!A^&q} AOE[~!&ae A a!A^A^a^a^Ae A^!&a^a^A^&q} AOE

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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 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 a^Aab•c^A!A~ aae EQA A[]|•A aae a^A A^•o!A~ a^c^ &•A!&[] aae}•A b!a~•A A@{ a^A!Aa^ a^A@aeQA@A@A[]|{ a^c^A~•s^Aa^} A[ a!A A []| a~&q} A} c!a^\*A d!a^EQA A[]|{ a^c^ A[]|Eae[]|•A!A^•c^\*A ae A^A aae a^A[]| A d!a^EQA@A!|••A[]|} o!A!| a~&q} A a!A^A^c!{ a^a^A^A•A[ oae!A c^A A! eAae•Aee!A@OUUEA@A} aA A! eAae•E@Aab•c!A a!A^ae~!A@A!| a~&q} Aae A[]|} Aae A[]••a!A A[~!&ae Aae A^A[]|}•c^a^a^A~a{ aae A A later than 30 days after the 180th day.

### 5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

Öc&^ oae A[]|, ^a^A aae!a^ o! A^A[]|, Eae A[]|•a^!a^} A A^A^!A[]|a^!| a~&q} A Aae a^c^ o! ae^A^A[]|, ^a^A[]|A @} A@!A^A^A[]| A^~!•A A[]|A &a^A ae^o a^a^A[]|A!A@A^}•A a^A^c^•A Aae ae^A^ &^a^A^A^&q}•AEOE!A@AeAae a^A^A^A[]|, EOA A[]|•a^!a^} A A[ oae, ^a^A!A!| a~&q} A@e A}•|a^A sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

### 6. ZERO MARKET VALUE

Qon 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 &[]|•a^!A^A!| a~&q} A A[]|} A@A[]| a~&q} A A^•d[~^a^A^A^ a^}•A^&[]| aae!A A^•A^A^&q} AOE!A A[]|•a^!a^} A ae A^A^•a^A A@A^c!{ a aae} A A^!| / market value, except for production fed or used in any other manner.

### 7. REDUCTION IN VALUE (RIV):

ÜQ•A~•s^A^a^[]| aae!E~•a^E a^s^•d{ ae E A[]|ÜQ A a!A^A aae!A!&[]| c^A^A^A^•A^A^A^~A K

a. Moisture content;

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County: Covington (031)

- b. Damage due to uninsured causes;
  - c. Drying;
  - d. Handling;
  - e. Processing; or
  - 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.  $\frac{Q_{\text{local}}}{V} \times \left( \frac{\Delta P_{\text{local}}}{P_{\text{local}}} - \frac{\Delta P_{\text{distant}}}{P_{\text{distant}}} \right) \geq \frac{Q_{\text{distant}}}{V}$ , provided the resulting RIV does not exceed the RIV in your local marketing area.
  - iii.  $\frac{Q_{\text{local}}}{V} \times \left( \frac{\Delta P_{\text{local}}}{P_{\text{local}}} - \frac{\Delta P_{\text{distant}}}{P_{\text{distant}}} \right) < \frac{Q_{\text{distant}}}{V}$ , provided the resulting RIV exceeds the RIV before conditioning.
  - iv.  $V \times \left( \frac{\Delta P_{\text{local}}}{P_{\text{local}}} - \frac{\Delta P_{\text{distant}}}{P_{\text{distant}}} \right) \geq Q_{\text{distant}}$

## SECTION A - DISCOUNT FACTOR CHARTS

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GRADE DISCOUNT:

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- “ 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.

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: HRW, SRW, HWW, and D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Covington (031)

#### TEST WEIGHT DISCOUNT:

For all Spring 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 all Hard Red Winter 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
51 and above	None
50.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

For all Soft Red Winter 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):

For all Soft Red Winter 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):

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:

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Year: 2026	Commodity: Wheat (0011)	Use: <del>WHT</del> <b>WHT</b> <del>0011</del> <b>0011</b> <del>0011</del> <b>0011</b>
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Covington (031)

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 production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, the production is not eligible for any additional discount factor in the Defects Discount Table or the Sprout Damage Discount Table above.

### SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

For all classes of wheat, if the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, the production is not eligible for any additional discount factor in the Defects Discount Table or the Sprout Damage Discount Table above.

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 production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, the production is not eligible for any additional discount factor 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 Range	DF
299-200	See Quality Adjustment Tab for Discount Factors
Below 200	See Section B



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

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

from such flood-damaged acreage and commingle with production from acreage not damaged by flood, such commingled production will not be adjusted for any quality deficiencies listed in Section C.

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

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-

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Year: 2026

Commodity: Wheat (0011)

Use Year: 2026

Date: 6/17/2025

Plan: Yield Protection (01)

County: Covington (031)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

DFs for Vomitoxin:

Vomitoxin Range	DF
0.1 - 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, 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 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, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DF for the substance or condition.
    - 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 included in sections A or B2 above, plus the applicable DF for the substance or condition, plus the applicable DF for the substance or condition.
    - 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 DF for the substance or condition.
  - 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 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 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 included in sections A or B3 above.

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Year: 2026	Commodity: Wheat (0011)	Use: 0001 0001 0001 0001
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Covington (031)

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. If the level of Aflatoxin is 300 ppb or less, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss.
    - i. If the claimant is a producer, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss to a disinterested third party; or
    - ii. If the claimant is a producer, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss to a disinterested third party, or to a commercial storage facility prior to being sold.
  - b. If the level of Aflatoxin is more than 300 ppb, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss.
    - i. If the claimant is a producer, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss to a disinterested third party, or to a commercial storage facility prior to being sold.
    - ii. If the claimant is a producer, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss to a disinterested third party, or to a commercial storage facility prior to being sold.
  - c. If the level of Aflatoxin is more than 300 ppb, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss.
    - i. If the claimant is a producer, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss to a disinterested third party, or to a commercial storage facility prior to being sold.
    - ii. If the claimant is a producer, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss to a disinterested third party, or to a commercial storage facility prior to being sold.
  - 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 level of Aflatoxin is 300 ppb or less, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss.

1. If the claimant is a producer, the claimant must provide evidence that the production was sold, fed, utilized in any other manner, or destroyed within 365 days of the date of the loss.

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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.
*****	%Unsold-A Grain that does not meet the definition of %sold.