

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or None
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Northampton (095)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/31/2025	End of Late Planting Period Date 11/15/2025	Acreage Reporting Date 11/15/2025
Premium Billing Date 7/1/2026	End of Insurance Date 8/31/2026	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.

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.

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Year: 2026	Commodity: Wheat (0011)	U.S. Farm Income
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Northampton (095)

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 "quality adjustment" means the adjustment of the production to count based on the quality of the crop. The adjustment is determined by the quality adjustment factors.

For the purpose of this section, the term "quality adjustment statement" means the statement that is used to determine the quality of the crop. The statement is determined by the quality adjustment factors.

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Special Provisions
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Year: 2026	Commodity: Wheat (0011)	Unit: 1000 bushels
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Northampton (095)

- a. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$ or $Yield_{B} \times DF_{B}$, whichever is greater, shall be the applicable DF for the unit.
- 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. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$ or $Yield_{B} \times DF_{B}$, whichever is greater, shall be the applicable DF for the unit.

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1. OPTION TO DELAY CLAIM SETTLEMENT

- a. 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.
- b. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$ or $Yield_{B} \times DF_{B}$, whichever is greater, shall be the applicable DF for the unit.
- c. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$ or $Yield_{B} \times DF_{B}$, whichever is greater, shall be the applicable DF for the unit.
- 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. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$ or $Yield_{B} \times DF_{B}$, whichever is greater, shall be the applicable DF for the unit.
- f. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$ or $Yield_{B} \times DF_{B}$, whichever is greater, shall be the applicable DF for the unit.
- g. $\frac{Yield_{C1} + Yield_{C2}}{2} \times \frac{DF_{C1} + DF_{C2}}{2}$ or $Yield_{B} \times DF_{B}$, whichever is greater, shall be the applicable DF for the unit.

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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.

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.

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County: Northampton (095)

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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

be eligible for payment under the program.

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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

a. Moisture content:

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- 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. ~~When the resulting RIV exceeds the RIV in your local marketing area.~~
 - iii. ~~When the resulting RIV exceeds the RIV before conditioning.~~
 - iv. ~~V@ÜÜX& aÄ &Ä ä\^ö! ß^Eä^Ä^c!{ ä^äÄ} Ä@Ää~Ä^&Ä~ ää Ääb•cÄÄ!{ ä^&Ä} ÄÄ!|äÄ Äää ä^!•cÄÄÄä äc È~~

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.

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Northampton (095)

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 White 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)	U.S. Grade: No. 1
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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 - 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:

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SAMPLE GRADE DISCOUNTS:

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SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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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.

SECTION C - SUBSTANCES OR CONDITIONS THAT ARE INJURIOUS TO HUMAN OR ANIMAL HEALTH

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 0000
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Northampton (095)

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

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

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- b. O [@!Á ~ à!Á@ a@a! * a a a a } Á Á@ÁV a@aÁa@a • LÁ!Á
- c. OÁ ~ à!Á@ a@a@a ^ } & Á Á@Áa [!Áa@a^Áa@a Á Á @Á@Á Á ~!ÁÁ [! Á Á [! , } È

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1. $\frac{Q_1(A) \cdot [a^* & c]}{A} \cdot \frac{Q_2(a^* A)}{\{a^* c\}} \cdot \frac{Q_3(\{a^* c\})}{Q_4(A)} \cdot \frac{Q_5(A)}{Q_6(A)} \cdot \frac{Q_7(A)}{Q_8(A)} \cdot \frac{Q_9(A)}{Q_{10}(A)} \cdot \frac{Q_{11}(A)}{Q_{12}(A)} \cdot \frac{Q_{13}(A)}{Q_{14}(A)} \cdot \frac{Q_{15}(A)}{Q_{16}(A)} \cdot \frac{Q_{17}(A)}{Q_{18}(A)} \cdot \frac{Q_{19}(A)}{Q_{20}(A)}$
- a. $\frac{U_1(a^* A)}{U_2(a^* A)} \cdot \frac{U_3(a^* A)}{U_4(a^* A)} \cdot \frac{U_5(a^* A)}{U_6(a^* A)} \cdot \frac{U_7(a^* A)}{U_8(a^* A)} \cdot \frac{U_9(a^* A)}{U_{10}(a^* A)} \cdot \frac{U_{11}(a^* A)}{U_{12}(a^* A)} \cdot \frac{U_{13}(a^* A)}{U_{14}(a^* A)} \cdot \frac{U_{15}(a^* A)}{U_{16}(a^* A)} \cdot \frac{U_{17}(a^* A)}{U_{18}(a^* A)} \cdot \frac{U_{19}(a^* A)}{U_{20}(a^* A)}$
- 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. $\frac{W_1(a^* A)}{W_2(a^* A)} \cdot \frac{W_3(a^* A)}{W_4(a^* A)} \cdot \frac{W_5(a^* A)}{W_6(a^* A)} \cdot \frac{W_7(a^* A)}{W_8(a^* A)} \cdot \frac{W_9(a^* A)}{W_{10}(a^* A)} \cdot \frac{W_{11}(a^* A)}{W_{12}(a^* A)} \cdot \frac{W_{13}(a^* A)}{W_{14}(a^* A)} \cdot \frac{W_{15}(a^* A)}{W_{16}(a^* A)} \cdot \frac{W_{17}(a^* A)}{W_{18}(a^* A)} \cdot \frac{W_{19}(a^* A)}{W_{20}(a^* A)}$

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)

U.S. Farm Income Stabilization Act of 2018
County: Northampton (095)

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

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.

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: 0000 } } ^ | ç a } a Q G

Date: 6/17/2025

Plan: Yield Protection (01)

County: Northampton (095)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 less than 300 ppb, the level of Vomitoxin is less than 10 ppm, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted based on the level of Aflatoxin and Vomitoxin.
 - i. If the level of Aflatoxin is less than 300 ppb and the level of Vomitoxin is less than 10 ppm, the claim will be adjusted based on the level of Aflatoxin and Vomitoxin.
 - ii. If the level of Aflatoxin is less than 300 ppb and the level of Vomitoxin is more than 10 ppm, the claim will be adjusted based on the level of Aflatoxin and Vomitoxin.
 - b. If the level of Aflatoxin is more than 300 ppb, the level of Vomitoxin is less than 10 ppm, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be:
 - i. If the level of Aflatoxin is more than 300 ppb and the level of Vomitoxin is less than 10 ppm, the claim will be adjusted based on the level of Aflatoxin and Vomitoxin.
 - ii. If the level of Aflatoxin is more than 300 ppb and the level of Vomitoxin is more than 10 ppm, the claim will be adjusted based on the level of Aflatoxin and Vomitoxin.
 - c. If the level of Aflatoxin is more than 300 ppb, the level of Vomitoxin is more than 10 ppm, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted based on the level of Aflatoxin and Vomitoxin.
 - 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 less than 300 ppb, the level of Vomitoxin is less than 10 ppm, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted based on the level of Aflatoxin and Vomitoxin.

1. If the level of Aflatoxin is less than 300 ppb and the level of Vomitoxin is less than 10 ppm, the claim will be adjusted based on the level of Aflatoxin and Vomitoxin.

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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. $\frac{Q}{A} \times \frac{P}{P_{pre}} \times \frac{A_{pre}}{A}$ The pre-established DFs.
 - b. $\frac{Q}{A} \times \frac{P}{P_{pre}} \times \frac{A_{pre}}{A} \times \frac{C}{C_{pre}}$
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. 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. Grain that does not meet the definition of sold grain will be considered unsold grain. An automatic 30 day extension of time will be allowed for you to submit your claim for indemnity.

*	%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-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.