

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use HWS ~ a a a QCD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Concordia (029)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 11/30/2025	End of Late Planting Period Date 12/5/2025	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 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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Premium

Any acreage in this county with a high risk area designation on the actuarial map will have a rate adjusted in accordance with the high risk area and map area rates table.

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.

Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.

Quality

GENERAL STATEMENTS:

For any insured acreage, the quality of the crop shall be determined by the quality adjustment factors listed in the Quality Adjustment Statement.

For any insured acreage, the quality of the crop shall be determined by the quality adjustment factors listed in the Quality Adjustment Statement. The quality adjustment factors are considered in determining production to count.

For any insured acreage, the quality of the crop shall be determined by the quality adjustment factors listed in the Quality Adjustment Statement. The quality adjustment factors are considered in determining production to count.

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Unit: 100 bushels
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Concordia (029)

Any production qualifying under section B or C (except for section C3) that is sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, 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.

Production qualifying under Sections B or C (except for production qualifying under section C3) 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 production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in accordance with the following:

- a. If the production is sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, the 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. 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. If the production is 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.

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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. If the production is 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.
- c. If the production is 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.
- 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 the production is 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.
- f. If the production is 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.
- g. If the production is 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.

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: HWS (1) and AGD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Concordia (029)

2. SECTION 14(e) OF THE BASIC PROVISIONS

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

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 before or after the calendar date for the EOIP will be used to determine if your crop meets the minimum standards for RIV. If your crop does not meet the minimum standards for RIV, you may elect to have your crop harvested and receive an RIV unless the production qualifies solely under Section A, in which case, only the DF(s) in Section A apply. If your crop meets the minimum standards for RIV, you may elect to have your crop harvested and receive an RIV unless the production qualifies solely under Section A, in which case, only the DF(s) in Section A apply. If your crop does not meet the minimum standards for RIV, you may elect to have your crop harvested and receive an RIV unless the production qualifies solely under Section A, in which case, only the DF(s) in Section A apply.

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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 a quality adjustment.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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6. ZERO MARKET VALUE

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

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Concordia (029)

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

7. REDUCTION IN VALUE (RIV):

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- a. Moisture content;
- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f. Any other costs associated with normal harvesting, handling, and marketing of your production.
 - i. RIVs cannot be used in combination with chart DFs.
 - ii. $RIV_{local} + \frac{1}{2} \frac{RIV_{distant} - RIV_{local}}{RIV_{distant} - RIV_{local}} \times (RIV_{distant} - RIV_{local})$ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. $RIV_{local} + \frac{1}{2} \frac{RIV_{distant} - RIV_{local}}{RIV_{distant} - RIV_{local}} \times (RIV_{distant} - RIV_{local})$ exceed the RIV before conditioning.
 - iv. $RIV_{local} + \frac{1}{2} \frac{RIV_{distant} - RIV_{local}}{RIV_{distant} - RIV_{local}} \times (RIV_{distant} - RIV_{local})$

SECTION A - DISCOUNT FACTOR CHARTS

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Q | A ~ a@a Aab • d ^ } A ~ |] • • • Eaa^& • A@e & ~ a@a A| A^a } A ae ~ a@a } • a A A^ | ^ | Aae ae ^ A@e & ~ a@a A@aeae ae ^ Aa aA @ ~ | ^ } Aa aAa | [\ ^ } A^ | ^ | • E@a A [A^ } d , a| Aa & ~ } Aaeq | A^ Aa || , ^a A| A^ | ^ | Aae ae ^ Aa a@a | A @ ~ | ^ } Aa aAa | [\ ^ } A^ | ^ | • E@a Aa a@a } A Aa & ~ } Aaeq | A| A^& • E@a

GRADE DISCOUNT:

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: HWS ~ a a a (00)
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Concordia (029)

- " 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.

TEST WEIGHT DISCOUNT:

For a a a Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . A E J lbs. to 50 lbs.; U.S. Sample Grade . A E J 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 a a a Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . A E J lbs. to 51 lbs.; U.S. Sample Grade . A E J 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 a a a Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . A E J lbs. to 51 lbs.; U.S. Sample Grade . A E J lbs. and below):

For a a a Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . A E J lbs. to 51 lbs.; U.S. Sample Grade . A E J lbs. and below):

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

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Year: 2026	Commodity: Wheat (0011)	Use HRS, SWS, and DUM
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Concordia (029)

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

For all classes of wheat, if the average falling number is less than 30, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below.

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

For all classes of wheat, if the average falling number is less than 30, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below.

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 average falling number is less than 30, the production is not eligible for any additional discount factor in the Falling Number 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:

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County: Concordia (029)

Falling Number Range	DF
299-200	See Quality Adjustment Tab for Discount Factors
Below 200	See Section B

Falling Numbers - Durum:

Falling Numbers Range	DF
299-200	See Quality Adjustment Tab for Discount Factors
Below 200	See Section B

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

Special Provisions 2026 and Succeeding Crop Years

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County: Concordia (029)

Revenue Prot with Harvest Price Exclusion (03)

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

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Year: 2026	Commodity: Wheat (0011)	Use: 100% ~ a a a a a a
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Concordia (029)

- a. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ 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. $\frac{\text{Applicable DFs shown in the chart below}}{\text{Added to the applicable DFs included in sections A or B3 above}}$ applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

DFs for Vomitoxin:

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

2. $\frac{\text{Substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.}}$ substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - a. $\frac{\text{Put into commercial storage without going into on farm storage, the DF will be:}}$ put into commercial storage without going into on farm storage, the DF will be:
 - i. $\frac{\text{All insurable quality deficiencies, and that value divided by the local market price.}}$ all insurable quality deficiencies, and that value divided by the local market price.
 - ii. $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{Added to the applicable DFs included in sections A or B2}}$ 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
 - iii. $\frac{\text{Added to the applicable DFs included in sections A or B2}}{\text{Added to the applicable DFs included in sections A or B2}}$ Added to 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), the DFs will be .500, 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. $\frac{\text{Field, was fed or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party:}}$ field, 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:

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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)

U.S. Farm Income Stabilization Act (FISMA)

County: Concordia (029)

- i. Applicable DFs included in sections A or B2 above.
- ii. 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
0.1 - 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 claimant is a producer, the claimant must provide a written statement to the insurer within 30 days of the date of the claimant's discovery of the claimant's loss, stating the claimant's name, address, and telephone number, and the claimant's signature.
 - i. The claimant must provide a written statement to the insurer within 30 days of the date of the claimant's discovery of the claimant's loss, stating the claimant's name, address, and telephone number, and the claimant's signature.
 - ii. The claimant must provide a written statement to the insurer within 30 days of the date of the claimant's discovery of the claimant's loss, stating the claimant's name, address, and telephone number, and the claimant's signature.
 - b. If the claimant is a producer, the claimant must provide a written statement to the insurer within 30 days of the date of the claimant's discovery of the claimant's loss, stating the claimant's name, address, and telephone number, and the claimant's signature.
 - i. The claimant must provide a written statement to the insurer within 30 days of the date of the claimant's discovery of the claimant's loss, stating the claimant's name, address, and telephone number, and the claimant's signature.
 - ii. The claimant must provide a written statement to the insurer within 30 days of the date of the claimant's discovery of the claimant's loss, stating the claimant's name, address, and telephone number, and the claimant's signature.
 - c. If the claimant is a producer, the claimant must provide a written statement to the insurer within 30 days of the date of the claimant's discovery of the claimant's loss, stating the claimant's name, address, and telephone number, and the claimant's signature.
 - 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

Special Provisions 2026 and Succeeding Crop Years

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County: Concordia (029)

SECTION D - ZERO MARKET VALUE PRODUCTION

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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.