

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|---------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use NRIU ~ Ocone ID |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Ocone (073) |

Program Dates for Insurable Types and Practices

| | | | | | |
|---|---|--------------------------------------|--|---|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 11/20/2025 | End of Late Planting Period Date 11/25/2025 | Acreage Reporting Date 1/15/2026 |
| 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

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.

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>.

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County: Oconee (073)

Quality

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W-100-11 The AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurable quality deficiencies under Sections A, B and C must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period.

4. If 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.

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Special Provisions 2026 and Succeeding Crop Years

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County: Oconee (073)

1. OPTION TO DELAY CLAIM SETTLEMENT

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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 (EOIP).

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Special Provisions 2026 and Succeeding Crop Years

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County: Oconee (073)

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

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Year: 2026

Commodity: Wheat (0011)

U.S. Grade No. 5 for Kernel Damage

Date: 6/17/2025

Plan: Yield Protection (01)

County: Ocone (073)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- 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. RIVs cannot be used in combination with chart DFs.
 - iii. RIVs cannot be used in combination with chart DFs.
 - iv. RIVs cannot be used in combination with chart DFs.

SECTION A - DISCOUNT FACTOR CHARTS

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

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

GRADE DISCOUNT:

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

- 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:

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):

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County: Oconee (073)

| | |
|--------------------|---|
| Test Weight Pounds | DF |
| 50 and above | None |
| 49.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

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 U.S. Sample Grade . ÅHJÅbs. and below):

| | |
|--------------------|---|
| Test Weight Pounds | DF |
| 100 and Above | None |
| 50.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

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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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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. Grade: No. 1 Hard
County: Ocone (073)

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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.

Table with 2 columns: Sprout Damage Percent, DF. Rows: 10 and below (None), 10.01 - 15.0 (See Quality Adjusmtent Tab for Discount Factors), Above 15.0 (See Section B)

FALLING NUMBER DISCOUNTS:

Equipment and procedure used to perform what is generally referred to as a "quick test" as shown in 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:

Table with 2 columns: Falling Number Range, DF. Rows: 299-200 (See Quality Adjustment Tab for Discount Factors), Below 200 (See Section B)

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Falling Numbers - Durum:

Table with 2 columns: Falling Numbers Range, DF. Rows: 299-200 (See Quality Adjustment Tab for Discount Factors), Below 200 (See Section B)

Special Provisions 2026 and Succeeding Crop Years

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County: Oconee (073)

SPECIAL GRADE DISCOUNTS:

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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.

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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)

Urea Nitrogen @ 150 lbs N/Ac
County: Ocone (073)

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:

- a. Volatile matter in excess of 1.5% of the dry weight of the sample.
- b. Moisture in excess of 14.0% of the dry weight of the sample.
- c. Total ash in excess of 1.5% of the dry weight of the sample.

1. 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.

1. 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 B3 above.

DFs for Vomitoxin:

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

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Farm Income Tax ID

Date: 6/17/2025

Plan: Yield Protection (01)

County: Ocone (073)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

2. If the level of a substance or condition with a level less than the maximum allowable, adjust the production in the following manner.
 - a. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be:
 - i. If the level of a substance or condition with a level less than the maximum allowable, and the level 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 with a level less than the maximum allowable, and the level 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, plus the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition with a level less than the maximum allowable, and the level 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, plus 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, plus the applicable DFs included in sections A or B2 above.
 - b. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be:
 - i. If the level of a substance or condition with a level less than the maximum allowable, and the level 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, plus the applicable DFs included in sections A or B2 above.
 - ii. If the level of a substance or condition with a level less than the maximum allowable, and the level 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, plus the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition with a level less than the maximum allowable, and the level 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, plus the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

| Aflatoxin Range | DF |
|-------------------|---|
| 0.1 to 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

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Underwritten by: Ocone Insurance Company

Date: 6/17/2025

Plan: Yield Protection (01)

County: Ocone (073)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- i. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- ii. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- b. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- i. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- ii. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- c. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- 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 loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.

1. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
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 level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - b. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - 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 level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

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Date: 6/17/2025

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

County: Oconee (073)

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| * | %Local Market Price-As defined in the applicable Basic, Crop, or these Provisions. |
| ** | %Disinterested third party-As a çã^ã Á ç@ Áç] ãæ ^ Á ç æÖ!:[] Ë! Á ç@•^Á!:[çã ç } • ËQ Áæããç } Á ç@ Á çã ç } Á -Á %Disinterested third party-ÈA 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-Á 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-Á 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-Á Grain that does not meet the definition of %Sold-Á |