

## Special Provisions 2026 and Succeeding Crop Years

|                 |  |                         |
|-----------------|--|-------------------------|
| Year: 2026      | Commodity: Wheat (0011)  | Use: NRCS @ a AG D      |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Hillsdale (059) |

### Program Dates for Insurable Types and Practices

|   |  |                                      |  |   |  |
|---|--|--------------------------------------|--|---|--|
| <b>Sales Closing Date</b><br>9/30/2025  | <b>Cancellation Date</b><br>9/30/2025      | <b>Earliest Planting Date</b>        | <b>Final Planting Date</b><br>10/25/2025 | <b>End of Late Planting Period Date</b><br>10/30/2025 | <b>Acreage Reporting Date</b><br>12/15/2025              |
| <b>Premium Billing Date</b><br>7/1/2026 | <b>End of Insurance Date</b><br>10/31/2026 | <b>Termination Date</b><br>9/30/2026 | <b>Contract Change Date</b><br>6/30/2026 | <b>Production Reporting Date</b><br>11/14/2025        | <b>Insured's Production Reporting Date</b><br>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>.

## Special Provisions 2026 and Succeeding Crop Years

|                 |  |                         |
|-----------------|--|-------------------------|
| Year: 2026      | Commodity: Wheat (0011)  | Use: HWT 3 @ 3 AC D     |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Hillsdale (059) |

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:

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V@Ä ! [ ä ~ &ç } Ä Å } ^ { æ á \* Å æ ^ Å || , æ ^ Å ^ å ~ &ç } • Ä Ä ! [ • • Ä ! [ ä ~ &ç } Ä Å æ &ç ! å æ & ^ Å æ Ä @ Å } | æ ^ Ä ! [ ] Ä ! [ ç ā ā } • Æ Ä ~ | ç | å å Å ^ Ä @ Ä ÖÖÄ [ Ä ^ • Ä than zero) to determine net production to count.

Ü ! [ ä ~ &ç } Ä qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under Ü^&ç } • Ä ! Ä æ ~ Ä [ Å[ ÇÄ

Wj | ^ • • 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 ÇÖÖÖÄ

Ø ! 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 &ç } å æ Å æ Ä ! Ä @ Ä ÖÖÄ ^ Å á / Å ^ ç [ ~ ! Å æ Ä Ä • á \* Ä @ Å } | æ ^ Ä ÖÖÄ ÊÄ @ Ä ! [ ä ~ &ç } / Å æ Ä ! Ä [ jå ^ ^ Å á / [ Ä^&ç æ Ä ! Åæ b • ç ~ ! Å æ Ä Ä ! Å á { } æ È

Ø ! 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.

V@ÄF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in æ &ç ! å æ & ^ Å æ Ä ^ &ç } ÄÆÄ ! Ä ! [ ä ~ &ç } Ä ~ æ á \* Ä ! Ä ~ æ Åæ b • ç ^ ) Ä } å ^ K

a. Ü^&ç } • ÄFÄ ! ÄGÅ æ å Ä^&ç } ÄÆÄ || , ÈÄ @ Ä ÖÖÄ á / Å ^ Å ^ ç ! { á å Å ^ Åääá \* Ä @ Å } | æ ^ Ä ÖÖÄ Ä ! [ { Ä^&ç } ÄÆÄ Ä @ Å } | æ ^ Ä ÖÖÄ Ä ! [ { Ä^&ç } • ÄFÄ ! ÄGÈ Ä

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.

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## Special Provisions 2026 and Succeeding Crop Years

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County: Hillsdale (059)

## 1. OPTION TO DELAY CLAIM SETTLEMENT

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This 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

Year: 2026

Commodity: Wheat (0011)

Use: 0000 00 00 00 D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Hillsdale (059)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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, ~~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~~ ~~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~~ ~~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~~

I ~~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~~ ~~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~~ ~~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~~

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 ~~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~~ ~~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~~ ~~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~~

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

~~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~~ ~~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~~ ~~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~~

#### 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 ~~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~~ ~~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~~ ~~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~~

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

~~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~~ ~~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~~ ~~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~~

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

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Year: 2026

Commodity: Wheat (0011)

Use: 0000 & 01 & 02 D

Date: 6/17/2025

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

County: Hillsdale (059)

- 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 a producer uses a RIV to market wheat production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~
  - iii. ~~When a producer uses a RIV to market wheat production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.~~
  - iv. ~~V@A @æ&æ••PæåÜ^åÄ q c!APÜY DAU -Y @AY @æÜY Y DPæåY @AY @æÜY Y DPæåÜ^åÜ] i q \*APÜÜDÖ"i { AÖWT DAU -Ü^åÄ q c!APÜY D q!A à^åå&~} cåA!i!æ^æA] ^ååååA @AU æå Åæb•d ^} cVæ&~} cå^åA @AÖEA~~

### SECTION A - DISCOUNT FACTOR CHARTS

~~U) A@ææA -A q d •] ^&~} A!A@A æååå&~} cæ&~} Aæ^æc!{ q^åA•q \*A@A||, q \*Aææ•EÖA@AÖA!Aæ^A} ^A~æ q \*Aç^A!A -Aæ} &A A[ cA •@, } A) A@æææA A@A^&~} E@Aæc!{ q^åA!ÖA•q \*A^&~} A!AÖæAæ] |ææ^EA~~

~~Q!A~æååb•d ^} c!~} | ••Eæ^æ&ö c&~} åå \*A!i!æ} A æ!æD&~} •æA -A!} ^!ææ æ^Aç&~} åå \*A@æåæ æ^DæåA@~\^} Aæåå![\^} A!} ^!EÖA[ Aç^} d , q!æåå&~} cæ&~} Aæ^æ||, ^åA!A!} ^!ææ æ^æå æD!A@~\^} Aæåå![\^} A!} ^!EÖAååå} A!æåå&~} cæ&~} A!AÖæ&ö EA~~

### GRADE DISCOUNT:

~~V@A @æ&æ••PæåÜ^åÄ q c!APÜY DAU -Y @AY @æÜY Y DPæåY @AY @æÜY Y DPæåÜ^åÜ] i q \*APÜÜDÖ"i { AÖWT DAU -Ü^åÄ q c!APÜY D q!A à^åå&~} cåA!i!æ^æA] ^ååååA @AU æå Åæb•d ^} cVæ&~} cå^åA @AÖEA~~

- “ 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:

~~DPæåÜ^åÄ~~ Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . ~~Å ÇEJ~~ Abs. to 50 lbs.; U.S. Sample Grade . ~~Å JEJ~~ Abs. and below):

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|-----------------|--|-------------------------|
| Year: 2026      | Commodity: Wheat (0011)  | Use: HRW & SRW          |
| Date: 6/17/2025 | Plan: Yield Protection (01)<br>Revenue Protection (02)<br>Revenue Prot with Harvest Price Exclusion (03) | County: Hillsdale (059) |

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

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

|                    |   |
|--------------------|---|
| Test Weight Pounds | DF  |
| 50.99-44           | See Quality Adjustment Tab for Discount Factors |
| Below 44           | See Section B                                   |

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

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

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                                   |

SRW, HRW, and HWW 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                                   |

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

## Special Provisions 2026 and Succeeding Crop Years

Commodity: Wheat (0011)

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

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Equipment and procedure used to perform what is generally referred to as a "quick test" for the purpose of determining the applicability of 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.

All Other Classes of wheat will be discounted for falling number, regardless of U.S. grade designation as follows:

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





## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Wheat Acreage: 10.1 D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Hillsdale (059)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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:

- Vomitoxin range and discount factors for quality deficiencies listed in Section C.
- DF for quality deficiencies listed in Section C.
- DF for quality deficiencies listed in Section C.

1. Vomitoxin range and discount factors for quality deficiencies listed in Section C.

- insurable quality deficiencies, and that value divided by the local market price.
  - 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.
  - 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                                    |

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Wheat Acreage: 40 D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Hillsdale (059)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 producer elects to place the production into commercial storage without going into on farm storage, the DF will be:
    - i. All insurable quality deficiencies, and that value divided by the local market price.
    - 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. 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.
    - iv. For unsold production containing all other mycotoxins or substances or conditions 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. If the production was 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  |
|-------------------|---|
| 0.1 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

County: Hillsdale (059)

1. 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. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
  - b. For production in Section C3, such production will be adjusted for any quality deficiencies listed in Section C.
2. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. For production in Section C3, such production will be adjusted for any quality deficiencies listed in Section C.

## Special Provisions 2026 and Succeeding Crop Years

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County: Hillsdale (059)

|       |  |
|-------|--|
|       | %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.  |