

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: Garfield (023)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 2/15/2026	End of Late Planting Period Date 2/25/2026	Acreage Reporting Date 7/15/2026
Premium Billing Date 8/15/2026	End of Insurance Date 10/31/2026	Termination Date 11/30/2026	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 01	Winter 011 *8 *9	Summerfallow 005 *5 *6
T/P 03	Winter 011 *8 *9	Continuous Cropping 004 *4
T/P 05	Winter 011 *8 *9	Irrigated 002
T/P 07	Winter 011 *8 *9	Summerfallow(OC) 717 *5 *6
T/P 09	Winter 011 *8 *9	Continuous Cropping(OC) 715 *4
T/P 11	Winter 011 *8 *9	Organic(Certified) Irr. 702
T/P 13	Winter 011 *8 *9	Summerfallow(OT) 718 *5 *6
T/P 15	Winter 011 *8 *9	Continuous Cropping(OT) 716 *4
T/P 17	Winter 011 *8 *9	Organic(Transitional) Irr. 712

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date 3/6/2026	Final Planting Date 5/5/2026	End of Late Planting Period Date 5/30/2026	Acreage Reporting Date 7/15/2026
Premium Billing Date 8/15/2026	End of Insurance Date 10/31/2026	Termination Date 11/30/2026	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 02	Spring 012 *7 *12	Summerfallow 005 *5 *6 *12

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Year: 2026 Commodity: Wheat (0011)
Date: 6/17/2025 Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
County: Garfield (023)

Table with 3 columns: TP, Type, Practice. Rows include T/P 04 (Spring 012 *7 *12, Continuous Cropping 004 *4 *12), T/P 06 (Spring 012 *7, Irrigated 002), T/P 08 (Spring 012 *7 *12, Summerfallow(OC) 717 *5 *6 *12), T/P 10 (Spring 012 *7 *12, Continuous Cropping(OC) 715 *4 *12), T/P 12 (Spring 012 *7, Organic(Certified) Irr. 702), T/P 14 (Spring 012 *7 *12, Summerfallow(OT) 718 *5 *6 *12), T/P 16 (Spring 012 *7 *12, Continuous Cropping(OT) 716 *4 *12), T/P 18 (Spring 012 *7, 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.
Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2026 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.

Practice

- *4 Continuous Cropping . Any non-irrigated production practice that does not qualify as a summerfallow practice.
*5 Includes wheat after peas, beans, alfalfa or clover.
*6 The current crop year:
1. The acreage must not have been planted to a crop (excluding a cover crop, see exceptions below) during the preceding crop year; and
2. Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or
3. Any additional plant re-growth must be terminated on or before June 1, and any later plant growth (e.g. weeds, volunteer crop) must be controlled by

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County: Garfield (023)

(b) The following are exceptions to these requirements:

- Date**

- ## Insurance Availability

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.

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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: Garfield (023)

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 provisions of the Act.

- a. If the producer elects to delay settlement of the claim, the claimant shall elect in writing to delay settlement of the 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 producer elects to delay settlement of the claim, the claimant shall elect in writing to delay settlement of the claim for up to 60 days after the calendar date for the EOIP.

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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 producer elects to delay settlement of the claim, the claimant shall elect in writing to delay settlement of the claim for up to 60 days after the calendar date for the EOIP.
- c. If the producer elects to delay settlement of the claim, the claimant shall elect in writing to delay settlement of the claim for up to 60 days after the calendar date for the EOIP.
- 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 producer elects to delay settlement of the claim, the claimant shall elect in writing to delay settlement of the claim for up to 60 days after the calendar date for the EOIP.
- f. If the producer elects to delay settlement of the claim, the claimant shall elect in writing to delay settlement of the claim for up to 60 days after the calendar date for the EOIP.
- g. If the producer elects to delay settlement of the claim, the claimant shall elect in writing to delay settlement of the claim for up to 60 days after the calendar date for the EOIP.

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2. SECTION 14(e) OF THE BASIC PROVISIONS

Under the Act, the provisions of section 14(e) of the Basic Provisions do not supersede the provisions contained in section 14(e) of the Basic Provisions.

3. EXTENSION OF TIME TO HARVEST

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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. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$ exceed the RIV before conditioning.
 - iv. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$

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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Year: 2026	Commodity: Wheat (0011)	Use: HWW @ * d } A HD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Garfield (023)

TEST WEIGHT DISCOUNT:

For a 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 a 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 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

Test Weight Pounds	DF
50 and above	None
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:

Defects %	DF
15 and below	None
15.01-35	See Quality Adjustment Tab for Discount Factors
Above 35	See section B

SRW, 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 Hard
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Garfield (023)

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 200 or less, 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 200 or less, 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 200 or less, 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:

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:

Table with 2 columns: Falling Numbers Range, DF. Rows include 299-200 (See Quality Adjustment Tab for Discount Factors) and 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
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falling number.
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(unless you elect to delay settlement as specified in the General Statements above).
3. QÁ}•[|ä!Éä•Ää^!Á@Ää}ääÄÄ!Á!Á@ÖÜÉ!äqä^ä/Ä~Ä@!Áä}^!Á!Á!|ä!Á!@Á@Ääqäc!^•c^Á@ÁäcÁ@ÖÖ!Á!Á!ÉÉÄ

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)	Unit: MT @ 1000 LBS
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Garfield (023)

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. Ç[c@!Á~à|BÁ@ç@Á! * ç äää } Á-Á@ÁV} æ^áÜæ•LÁ!Á
- c. ÇÁ~à|BÁ@ç@Ç^ } & Á-Á@Á [Bæ^ÁÜæ^Á Á @B@Á/Á~!^á&[] ÁÁ[, } È

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. HW # 0011 HD

Date: 6/17/2025

Plan: Yield Protection (01)

County: Garfield (023)

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 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 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 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, plus 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 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 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.

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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)

County: Garfield (023)

DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 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 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 or Vomitoxin is not acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
 - i. If the production is sold, fed, or utilized in any other manner, the claim will be based on the actual market value of the production at the time of sale, use, or destruction, less the cost of production, and the claim will be paid to the insured.
 - ii. If the production is not sold, fed, or utilized in any other manner, the claim will be based on the actual market value of the production at the time of sale, use, or destruction, less the cost of production, and the claim will be paid to the insured.
 - b. If the level of Aflatoxin or Vomitoxin is not acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
 - i. If the production is sold, fed, or utilized in any other manner, the claim will be based on the actual market value of the production at the time of sale, use, or destruction, less the cost of production, and the claim will be paid to the insured.
 - ii. If the production is not sold, fed, or utilized in any other manner, the claim will be based on the actual market value of the production at the time of sale, use, or destruction, less the cost of production, and the claim will be paid to the insured.
 - c. If the level of Aflatoxin or Vomitoxin is not acceptable to us, such production will not 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 Aflatoxin or Vomitoxin is not acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.

1. If the production is sold, fed, or utilized in any other manner, the claim will be based on the actual market value of the production at the time of sale, use, or destruction, less the cost of production, and the claim will be paid to the insured.

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County: Garfield (023)

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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.