

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: NRCS ACP D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Montmorency (119)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/10/2025	End of Late Planting Period Date 10/15/2025	Acreage Reporting Date 12/15/2025
Premium Billing Date 7/1/2026	End of Insurance Date 10/31/2026	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>.

Special Provisions 2026 and Succeeding Crop Years

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County: Montmorency (119)

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than zero) to determine net production count.

W 1-1-1 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.

☐ 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.

a. $\{ \bar{A} \wedge B \} \bullet AFA : OGA \text{ a } \bar{A} \wedge B \} / OA^{\wedge} [, E @ \ddot{O}A \text{ a } \bar{A} \wedge B^c : \{ \bar{A} \wedge B \} \wedge aa * A @ \wedge] | \bar{aa} \wedge \ddot{O} \ddot{O} A : [\{ \bar{A} \wedge B \} / OA : A @ \wedge] | \bar{aa} \wedge \ddot{O} \ddot{O} A : [\{ \bar{A} \wedge B \} \bullet AFA : OGA$
 \bar{A}

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. $\{ \bar{A} \wedge B \} / OH E @ \ddot{O}A \text{ a } \bar{A} \wedge B^c : \{ \bar{A} \wedge B \} \wedge \bar{A} : \bar{A} \wedge B \} / OH^{\wedge} [E @ \ddot{O}A \text{ a } \bar{A} \wedge B^c] \wedge \ddot{O} \ddot{O} A : [\{ \bar{A} \wedge B \} / OA : \bar{A} \wedge B \} / OA \text{ a } \bar{A} \wedge B \& \bar{A} \wedge E$

Special Provisions 2026 and Succeeding Crop Years

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County: Montmorency (119)

1. OPTION TO DELAY CLAIM SETTLEMENT

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2. SECTION 14(e) OF THE BASIC PROVISIONS

The statement does not supersede the provisions contained in section 14 (e) in the Basic Provisions.

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).

QA 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 { ~ o A A A ^ } A [A e r A o g A E s e • A e c A @ O U Q E A [~ A e c • o b A [] A q A A A E s e • A e c A @ A e r) a a s A e A A @ O U Q E A [~ A q A A q A A ^ d A A A A a s [i a z & j a c A & c i] • A E F A A A e A j [B a s A ^ } | • • A [~ A l R c A A A e A e A A d ^ ^ } o f A [~ A q A E A C B O S e F A A A A A A A A A c e c • A your crop until AFTER 60 days after the calendar date for the EOIP, and your production qualities for quality adjustment under sections B1, C1a or C2a i. you will be

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: Montmorency (119)

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

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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

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

7. REDUCTION IN VALUE (RIV):

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

Special Provisions 2026 and Succeeding Crop Years

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County: Montmorency (119)

- ## SECTION A - DISCOUNT FACTOR CHARTS

GRADE DISCOUNT:

Only one DF for grade can be applied.

Feed and/or 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):

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: HRW & SRW
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Montmorency (119)

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:

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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

Year: 2026 Commodity: Wheat (0011) Use: MT & @ & A D
Date: 6/17/2025 Plan: Yield Protection (01) County: Montmorency (119)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

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: Montmorency (119)

Revenue Prot with Harvest Price Exclusion (03)

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

- Q: [A] [ã & q̃] A @ A [Ã ^ A d̃ | ^ ã A] A @ A e { E | / A A [{ { ^ | Ã ã A d̃ | ã ^ A d̃ c̃ A } A [A] [ã & q̃] A } c̃ ã q̃ * A [{ ã c̃ ã A @ A } |] | ã ^ A ã | ^ ã A c̃ ã A @ A [ã & q̃] A } c̃ ã q̃ * A d̃ | ã ^ A c̃ ã A @ | , ã ^ A & Q [ã & q̃] A [A] [ã ^ A ã b̃ • c̃ ã A | Ã & Q̃ ã ã ^ A ã } ã • A c̃ ã Ã ^ A & q̃ } A @ A [A] [{ ã c̃ ã } | Ẽ ã] | ^ ã | Ã • q̃ * A { ã ^ A ã c̃ ã Ã | Ã d̃ | ã ^ A

- DFs for Vomitoxin:

Vomitoxin Range	DF
0.1 - 0.9 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)

Use: ~~WHT~~ & @ as AG D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Montmorency (119)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

2. If a level of a substance or condition with a level less than the maximum allowable, adjust the production in the following manner.
 - a. If a producer places a quantity of a substance or condition into commercial storage without going into on farm storage, the DF will be:
 - i. If a level of a substance or condition is less than the maximum allowable, the DF will be the value of the substance or condition divided by the local market price.
 - ii. If a level of a substance or condition is greater than the maximum allowable, the DF will be the value of the substance or condition divided by the local market price, plus 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 above.
 - iii. If a level of a substance or condition is greater than the maximum allowable, the DF will be the value of the substance or condition divided by the local market price, plus the applicable DFs included in sections A or B2 above, 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 a producer places a quantity of a substance or condition into commercial storage, the DF will be:
 - i. If a level of a substance or condition is less than the maximum allowable, the DF will be the value of the substance or condition divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - ii. If a level of a substance or condition is greater than the maximum allowable, the DF will be the value of the substance or condition divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - iii. If a level of a substance or condition is greater than the maximum allowable, the DF will be the value of the substance or condition 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)	Underlying Contract: AG D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Montmorency (119)

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 established in the policy, the claimant shall be responsible for the cost of the claimant's loss.
- i. Voluntary destruction of the crop by the claimant or a third party; or
- ii. Destruction of the crop by the claimant or a third party for any reason other than the loss of the crop.
- b. If the level of loss is greater than the level of loss established in the policy, the claimant shall be responsible for the cost of the claimant's loss.
- i. Voluntary destruction of the crop by the claimant or a third party; or
- ii. Destruction of the crop by the claimant or a third party for any reason other than the loss of the crop.
- c. If the level of loss is greater than the level of loss established in the policy, the claimant shall be responsible for the cost of the claimant's loss.
- 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 established in the policy, the claimant shall be responsible for the cost of the claimant's loss.

1. Voluntary destruction of the crop by the claimant or a third party; or
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 established in the policy, the claimant shall be responsible for the cost of the claimant's loss.
 - b. If the level of loss is greater than the level of loss established in the policy, the claimant shall be responsible for the cost of the claimant's loss.
 - 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 greater than the level of loss established in the policy, the claimant shall be responsible for the cost of the claimant's loss.

Special Provisions 2026 and Succeeding Crop Years

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County: Montmorency (119)

	%Local Market Price-As defined in the applicable Basic, Crop, or these Provisions.
**	%Disinterested third party-Is 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.