

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or None [<input type="checkbox"/>]
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lake (079)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/15/2025	End of Late Planting Period Date 11/9/2025	Acreage Reporting Date 11/15/2025
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 11/15/2025	Insured's Production Reporting Date 11/15/2026

TP	Type	Practice
T/P 01	Winter 011	Non-Irrigated 003
T/P 03	Winter 011	Irrigated 002
T/P 05	Winter 011	Organic(Certified) Non-Irr. 713
T/P 07	Winter 011	Organic(Certified) Irr. 702
T/P 09	Winter 011	Organic(Transitional) Non-Irr. 714
T/P 11	Winter 011	Organic(Transitional) Irr. 712

Sales Closing Date 3/15/2026	Cancellation Date 9/30/2025	Earliest Planting Date 3/16/2026	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 11/15/2025	Insured's Production Reporting Date 11/15/2026

TP	Type	Practice
T/P 02	Spring 012	Non-Irrigated 003
T/P 04	Spring 012	Irrigated 002
T/P 06	Spring 012	Organic(Certified) Non-Irr. 713
T/P 08	Spring 012	Organic(Certified) Irr. 702

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TP	Type	Practice
T/P 10	Spring 012	Organic(Transitional) Non-Irr. 714
T/P 12	Spring 012	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.

In accordance with the definition of "production reporting date" in the Basic Provisions, if you submit an application for insurance after the winter sales closing date or land is added after the production reporting date on which the spring type will be planted, the production reporting date will be the earlier of the acreage reporting date or 45 days after the spring sales closing date.

Date

In lieu of section 5 (Cancellation and Termination Dates) of the Small Grains Crop Provisions, the Cancellation Date will be September 30 and the Termination Date will be November 30.

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 planted to a hay/forage variety (including but not limited to Willow Creek) is not insurable, unless grown for harvest or sale as seed. A written agreement will be required to insure any hay/forage variety grown for harvest or sale as seed.

Quality

GENERAL STATEMENTS:

Special Provisions 2026 and Succeeding Crop Years

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County: Lake (079)

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adjustment factors are considered in determining production to count.

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than zero) to determine net production to count.

Ü[ä ~ &ç) Á 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 } • ÁÇÁ ÁÖÇ~ ç Á çÁ çÖÇÁ

WJ 1-1-14 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.

Q 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

☐ For 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@ÁF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in

- a. $\hat{U}^{\wedge} \& c_1 \} \bullet \hat{O} F \hat{A} | \hat{O} G \hat{a} \hat{a} \hat{U}^{\wedge} \& c_1 \} \hat{O} Z \hat{A}^{\wedge} [, \hat{E} z @ \hat{O} O \hat{A} \hat{a} | \hat{A}^{\wedge} \hat{A}^{\wedge} c_1 \{ \hat{a}^{\wedge} \hat{a} \hat{A}^{\wedge} \hat{A} \hat{a} \hat{a} * \hat{A} @ \hat{A} \hat{a}] | \hat{Z} \hat{a} \hat{a} | ^{\wedge} \hat{O} O \hat{A} : \hat{A} [\{ \hat{U}^{\wedge} \& c_1 \} \hat{O} F \hat{A} \hat{A} @ \hat{A} \hat{a}] | \hat{Z} \hat{a} \hat{a} | ^{\wedge} \hat{O} O \hat{A} : \hat{A} [\{ \hat{U}^{\wedge} \& c_1 \} \bullet \hat{O} F \hat{A} | \hat{O} G \hat{a}$
- 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. $\hat{U}^{\wedge} \& c_1 \} \hat{O} H \hat{E} z @ \hat{O} O \hat{A} \hat{a} | \hat{A}^{\wedge} \hat{A}^{\wedge} c_1 \{ \hat{a}^{\wedge} \hat{a} \hat{A}^{\wedge} \hat{a} : \hat{U}^{\wedge} \& c_1 \} \hat{O} H \hat{A} [\hat{E} \hat{z} [\hat{A} \hat{a} \hat{a} \hat{a} \hat{a}] \hat{a} \hat{O} O \hat{A} : \hat{A} [\{ \hat{U}^{\wedge} \& c_1 \} \hat{O} F \hat{A} | \hat{U}^{\wedge} \& c_1 \} \hat{O} A \hat{a} | \hat{A}^{\wedge} \hat{A}^{\wedge} \hat{c}_1 \hat{y}^{\wedge} \hat{a}^{\wedge} \hat{A} \hat{E}$

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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

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County: Lake (079)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

after the calendar date for the EOIP.

- b. 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 will also be extended to 60 days after the EOIP. All samples for QA will be taken within 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be 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 will apply. 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 will also be extended to 60 days after the EOIP. All samples for QA will be taken within 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be 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 will apply.
- c. 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 will also be extended to 60 days after the EOIP. All samples for QA will be taken within 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be 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 will apply.
- 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 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 will also be extended to 60 days after the EOIP. All samples for QA will be taken within 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be 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 will apply.
- f. 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 will also be extended to 60 days after the EOIP. All samples for QA will be taken within 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be 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 will apply.
- g. 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 will also be extended to 60 days after the EOIP. All samples for QA will be taken within 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be 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 will apply.

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2. SECTION 14(e) OF 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).

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).

If 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 will be taken within 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be 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 will apply. 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 will also be extended to 60 days after the EOIP. All samples for QA will be taken within 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be 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 will apply.

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

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5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

- 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. $\frac{Q_{\text{local}}}{Q_{\text{total}}} \leq \frac{RIV_{\text{local}}}{RIV_{\text{distant}}}$, provided the resulting RIV does not exceed the RIV in your local marketing area.
- iii. $\frac{Q_{\text{local}}}{Q_{\text{total}}} \geq \frac{RIV_{\text{local}}}{RIV_{\text{distant}}}$, provided the resulting RIV does not exceed the RIV before conditioning.

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Plan: Yield Protection (01)

Revenue Protection (02)

iv. $V @ \ddot{U} \ddot{X} \ddot{A} \ddot{a} \ddot{a} [\& \ddot{a} \ddot{A} \ddot{a} \wedge \ddot{c} | \ddot{a} \wedge \ddot{A} \ddot{a} \wedge \ddot{c} | \{ \ddot{a} \wedge \ddot{a} \ddot{A} \} \ddot{A} @ \ddot{A} \ddot{a} \ddot{A} \sim \& @ \ddot{A} \ddot{a} \ddot{A} \ddot{a} \ddot{b} \bullet \ddot{c} \ddot{a} \ddot{A} | [\ddot{a} \sim \& \ddot{a}] \ddot{A} \ddot{A} | [\ddot{a} \ddot{A} \ddot{A} \ddot{a} \ddot{a} \ddot{c} | \wedge \bullet \ddot{c} \ddot{a} \ddot{A} \ddot{A} \ddot{a} \ddot{c} \ddot{E}$

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- Only one DF for grade can be applied.

Feed and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 55 lbs. to 50 lbs.; U.S. Sample Grade . 50 lbs. and below):

GAY @æð||&æ•••Àç&| of PæåÄÜ^âÄÜ|ä } * Åæ åÁ @æ^Ö|~ ad, ä|ã^Åæ & ~} ç^åÄ|Ä|, Ä•ç ^ä @æ Ä| ||| , •ÄYÈËÖ|æ^Ä| [Ä Ä|Ä|^•Ä ^ä @Ä Ä ÈJ Abs. to 51 lbs.; U.S. Sample Grade . Ä ∈ J Abs. and below);

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

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

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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

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

Ú |{ ~ çæ æ^ Á/ Á @ Á^| ^| áæ æ^ Á^| &~ á^ á/ Á @ Á^| &~ ç Á^| @ } \^} Á á/ Á^| \^} Á kernels.
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.

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

- a. Vomitoxin range
b. ...
c. ...

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

- 1. ...
a. ...
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. ...

DFs for Vomitoxin:

Table with 2 columns: Vomitoxin Range, DF. Rows include 0.1-10.0 ppm (See Quality Adjustment Tab for Discount Factors) and 10.1 ppm & above (See C3 below).

- 2. ...
a. ...
i. ...

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- 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. 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.
 - 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, added to the applicable DFs included in sections A or B2 above.
- b. If the production was sold, fed, utilized in any other manner, was in on-farm storage and has been 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
0.0 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.
 - i. VOMITOXIN

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disinterested third party; or

- ii. If the producer does 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:
 - i. If the producer does 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:
 - into commercial storage prior to being sold.
 - ii. If the producer does 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:
 - unacceptable 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 producer does 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:

1. If the producer does 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 producer does 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:
 - For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. If the producer does 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:
 - manner, or destroyed unless Section C3d applies. An automatic 30 day extension of time will be allowed for you to submit your claim for indemnity.

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