

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All Acreage
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Hardin (071)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 11/15/2025	End of Late Planting Period Date 11/20/2025	Acreage Reporting Date 12/15/2025
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

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on Farm Serial Number (FSN) and any other method specified in the Basic Provisions or Crop Provisions except section or section equivalent. To be eligible for the available methods of optional unit division, you must meet all applicable requirements.

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.

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Premium

Any acreage in this county with a high risk area designation on the actuarial map will have a rate adjusted in accordance with the high risk area and map area rates table.

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.

Quality

GENERAL STATEMENTS:

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V@Á~ æÁ Áab•q ^} áæá!ÁÜÖÁÁÆEEÁ á~•Á@Á~{ Á Á@Á} |æÁ^Öá&~} áæá!ÁÜÖÁc] ^••^áÁ^|, ÁæÁ@^ÁË|æÁ^á&á æ•ËÁ@Á~{ Á Á@Á á} |æÁ^ÖÁ á Á^Áá æáÁ ÁÆEEÁ}^ Á@Á æÁ Áab•q ^} áæá!Á} æÁ^Á@^Á Á^Á}•æÁ^áÁ Á^c]{ á á*Á[á~&á}Á Á} } æÁ Á@Á æÁ Á

V@Á[á~&á}Á Á}^Á^{ æ á*ÁæÁÁ|, æÁ^Áá~&á}•Á Á[••Á[á~&á}Á Áæá!áæ &Á æÁ@Á} |æÁ^Ö:] Á[çáá}•ËÁ ~|á|áá^Á@ÁÜÖÁ[á^•Á (than zero) to determine net production to count.

Ú[á~&á}Á qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under Ú^&á}•Á!ÁÖÁ~c] á[á[æÁ

W|^•Á 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 ÜÜÜÜÜ

Ø!Á 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 &á^}áæÁæÁ Á Á@ÁÜÖÁ Á á Á^c]~|ÁæÁ Á•á*Á@Á} |æÁ^ÖÁËÁ@Á[á~&á}Á ÁæÁ Á[|áÉ Á á Á[á^&áæ æÁ Á Áab•q~|ÁæÁ Á!Á á^} } æ È

Ø!Á 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

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

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Year: 2026	Commodity: Wheat (0011)	U.S. Grade: No. 5
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Hardin (071)

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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. $\frac{\text{Chart DF} \times \text{Local RIV}}{\text{Local RIV} + \text{Distant RIV}}$ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. $\frac{\text{Chart DF} \times \text{Local RIV}}{\text{Local RIV} + \text{Distant RIV}}$ exceed the RIV before conditioning.
 - iv. $\frac{\text{Chart DF} \times \text{Local RIV}}{\text{Local RIV} + \text{Distant RIV}}$

SECTION A - DISCOUNT FACTOR CHARTS

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Q|Ä^ÄæÄ&•q^}q^|][••Ë^Ä&QÄc&äq*Ä|Ää}Äæ|Ä&q}•äqÄ^Ä|ÄÄæä^ÄQÄc&äq*Ä@ÄæÄæ^ÄÄqÄ@~\^}ÄqÄÄ|[\^}Ä^Ä|Ä^Ä|ÄQÄ|Äc^}q,ÄÄ&~}Ä&q|Ä^Ä|,ÄÄ|Ä^Ä|Ä^Äæä^ÄqÄ@~\^}ÄqÄÄ|[\^}Ä^Ä|Ä^Ä|ÄÄ&~}Ä&q|Ä|Ä^Ä&•Ë

GRADE DISCOUNT:

V@Ä@æÄæ••ÄpääÄ^ÄÄqÄ|ÄPÜYÄÄ|ÄY@ÄY@æQY YÄPääÄ@ÄY@æPY YÄPääÄ^ÄÄ]Äq*ÄPÜÜÄQÄ|ÄQWTÄÄ|Ä^ÄÄÄqÄ|ÄQY YÄÄ|ÄÄ&~}cÄÄ|Ä|ÄæÄÄ^Ä]Ä&äÄÄÄ@Ä^ÄæÄ&•q^}Ä/Ä&q}æq^ÄÄÄ@ÄQÄ

- “ 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%

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- “ 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:

For all 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 all Hard Red Winter 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
49.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

For all Hard Red Winter wheat will be discounted for excessive Defects as follows:

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

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

For all classes of wheat, if the average falling number is less than 30, 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 less than 30, 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 less than 30, 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:

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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:

Falling Numbers Range	DF
299-200	See Quality Adjustment Tab for Discount Factors
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

ÖÖÁ&~á^áÁÁ^&c}Áæ^Á|Á^áÁÁ|á~&c}Á^•Á~á{^}•Á|á^Á@Á^&c}EÜ|Á|á~&c}Áæ^Áæ^Á^•Á^á@Á||,Á|Á|~}á^Á|Á~•@|EÁá^•&•Á|&^}æ^Áæ[ç^Á|Á|&^}EÁ|;|~Áæææ^Á|&^}æ[ç^Á|Á|&^}Á|Áæ^Á*Á{á^Á|Á|@æÁ||,ÁEÁ}Á@Áæ^Á-ÁæáÁ^]~&c}Á|Á@Á}áááá•Á|á~&c}ÁÁ@Á||,á*Áæ}^|Á

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 á~|æ^Á~æcÁæ-á}á•Eáá@Áæ^Áæ^ÁÁÁ@Á|æcÁæ^Á|áEÜ|á~&c}Á&~á*ÁÁÜXÁ|Á|á~&c}æ^Á|Á|æ[Á&~á^ÁÁÜXÁ|Á falling number.

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- 2. ...
3. ...

SECTION C - SUBSTANCES OR CONDITIONS THAT ARE INJURIOUS TO HUMAN OR ANIMAL HEALTH

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sections A or B above, except as shown in C3 below.

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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

V@A[...
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.

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

- a. V@A...
b. Q[...
c. Q~ ...

Q|A| ...
{ ... }

- 1. Q|A| ...

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County: Hardin (071)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- a. U\|aA\Aaa q c\^•cAaQaa æc A\q\A\ A EAæ•Aec\A@Aq\}aaAæA\A@OUWÊ@AÖA q\A^A@A~{ A\Aq\ÜQ•Aq\|aAa^A@A~^A\A~^A\A Aq\A insurable quality deficiencies, and that value divided by the local market price.
- 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. W\•[|aA EAæ•Aec\A@Aq\}aaAæA\A@OUWÊAaEA qaa^aaAq~A@A\A æ\^E\A\A\|aA\A@A@A Aaa q c\^•cAaQaa æc EA@AÖA q\A^A@A 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
0.1-10.0 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

2. Q\A\|a~&q\}A\}aa q *A~a•q&^A\A\}aaq\}•E\c@A@A\{ q\cA EAæ~aa•A\}a^A^&q\}AÖA qaa AEaa cA A^A\A~A EA\}aA!A~•E\A\c@A substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - a. Q\A\A@AæA\A qaaab•q\^c\A@A\}aEA@A\|a~&q\}A æAa•}[|cAaAa^&q\A\{ A@Aa|aA\A@A~^E\A\Aq\}[|cAaAa^&q\A\{ A@Aa|aAa aA put into commercial storage without going into on farm storage, the DF will be:
 - i. Q\A\|a~&q\}A\|aA\Aaa q c\^•cAaQaa æc A\q\A\ A EAæ•Aec\A@Aq\}aaAæA\A@OUWÊ@A~{ A\Aq\ÜQ•Aq\|aAa^A@A~^A\A~^A\A Aq\A all insurable quality deficiencies, and that value divided by the local market price.
 - ii. Q\A\•[|aA\|a~&q\}A\}aa q *AEaa cA A\q\A\ A EAæ•Aec\A@Aq\}aaAæA\A@OUWÊ@Aq\|Aa|AÖA A q, }A A@A@Aa^[\, A A^&q\}, 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 aa\c^EA
 - iii. Q\A\•[|aA\|a~&q\}A\}aa q *AEaa cA A EAæ•Aec\A@Aq\}aaAæA\A@OUWÊ@Aq\|Aa|AÖA A q, }A A@A@Aa^[\, A A^&q\}AÖaEA aa^aA\A@Aq\|Aa|AÖA A q\^a^aA A^&q\}•A\A\AÖAa\c^EA
 - 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 ^A^&q\A^æA^c\^}A A A^&a^aA A@A~^A\Aq\}•Aa\c^EA@AÖA q\A^A EA EA c&^}A Aæa^aA A^&q\}AÖA^[\, EA@AÖA q\A^A 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, ^c&^}A Aæa^aA A^&q\}AÖA^[\, EA@AÖA q\A^A aa^aA A^&q\}Aa|AÖA A q\^a^aA A^&q\}•A\A\AÖAa\c^E
 - b. Q\A\A@AæA\A qaaab•q\^c\A@A\}aEA@A\•[|aA\|a~&q\}A A A}Eæ{ A q\æ^EA A q\{ { ^A^&q\A q\æ^A~c\A æA\|cAq\}[|cAaAa^&q\A\{ A@A field, was fed or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party:

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- DFs for Aflatoxin:

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 claimant is a producer, the claimant must submit the claim to the insurance company within 90 days of the date the claimant first knew or should have known of the loss.

i. The claimant must submit the claim to the insurance company within 90 days of the date the claimant first knew or should have known of the loss.

ii. The claimant must submit the claim to the insurance company within 90 days of the date the claimant first knew or should have known of the loss.

b. If the claimant is a processor, the claimant must submit the claim to the insurance company within 90 days of the date the claimant first knew or should have known of the loss.

i. The claimant must submit the claim to the insurance company within 90 days of the date the claimant first knew or should have known of the loss.

ii. The claimant must submit the claim to the insurance company within 90 days of the date the claimant first knew or should have known of the loss.

c. If the claimant is a broker, the claimant must submit the claim to the insurance company within 90 days of the date the claimant first knew or should have known of the 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

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SECTION D - ZERO MARKET VALUE PRODUCTION

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