

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 000, 01 JD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Keokuk (107)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/20/2025	End of Late Planting Period Date 11/4/2025	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.

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.

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Any fall planted acreage on which seed is spread onto the soil surface by any method (e.g. airplane or otherwise broadcast seeded) and is subsequently mechanically incorporated into the soil, will be insurable only if you request an inspection for this acreage within 72 hours after the final planting date or within 72 hours after you complete incorporating the seed if you plant in the late planting period, and we agree in writing that the acreage has an adequate stand to produce the yield used to determine your production guarantee. No coverage will be provided if an adequate stand is not established within 30 days after the end of the late planting period or within 30 days after the final planting date if no late planting period is applicable. Insurance will attach to acreage with an adequate stand on the date the acreage is inspected.

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.

GENERAL STATEMENTS:

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than zero) to determine net production to count.

W-1-00-1 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.

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Year: 2026	Commodity: Wheat (0011)	Unit: 1000, 20 JD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Keokuk (107)

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.

DF 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 following:

- a. DF 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 following:
- 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. DF 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 following:

1.

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 you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, 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.
- c. If you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, 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.
- 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 settlement of your claim for up to 60 days after the calendar date for the EOIP, 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.
- f. If you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, 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.
- g. If you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, 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.

2.

2. SECTION 14(e) OF THE BASIC PROVISIONS

Special Provisions 2026 and Succeeding Crop Years

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County: Keokuk (107)

Revenue Prot with Harvest Price Exclusion (03)

3. EXTENSION OF TIME TO HARVEST

QWe 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 { ~ oA^Ae^ } A [oAe^ / oAe^ A eAe~ .Aec^ / A @ O U Q E A [~ Aoc^ . A @ A [] A | a | A A eAe~ .Aec^ / A @ A c^ } aaeAe~ A | A @ O U Q E A [~ / A a A | a / A ^ A c^ p A A A ae & | iaa & A A a c^ A c^ } . A O E A / A e A e | Bae^ A | ^ . . A [~ A ^ & a A A A ^ e A A c^ \ } o A A [~ / A a A e A A @ O E a E A ^ A | A F A a | c^ E A A [~ A ^ A A } ae^ A A Aoc^ . A your crop until AFTER 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 , A | A ^ A ^ A e A A e A A | a ~ & c^ } A A [o A | a A a c^ A e A e A | a a e A e A a A | A ^ A c^ p A A A . a * A @ A e | Bae^ A | A ^ . ca a @ a O E A [~ A ^ . o A { } | ^ A e A A ~ a { aaA 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 oc^ . A O E A [~ A | a ~ & c^ } A ~ a a A . A } a ^ A ^ & c^ } A O E A [~ / A a A | a / A ^ A c^ p A A A ^ e A a A A ^ & c^ } A O 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 must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the EOIP, otherwise such production will not be eligible for payment.

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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

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7. REDUCTION IN VALUE (RIV):

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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. ~~ÄÄ, ^|ÄÜQÄ Äææ|Ä|Ä| [ä &ç] Ä| |Ä/Ää ç ç ç æ^Ä[ÄÜQÄ/Ää ç ç ç æ^Ä æÄ/Ä &^æ^Ä^Ä@ÄÄÄ] •æ|æ| Ä| Ä|Ä|Ä@Ä~~
production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. ~~Ä@ÄÜQÄ Ä^Ä&^æ^Ä^Ä| ää } ä * Ä@Ä| [ä &ç] Ä@ÄÜQÄ æÄ/Ä &^æ^Ä^Ä@ÄÄÄ •ç Ä| ää } ä * Ä| | çæ^Ä@Ä^~ |ç * ÄÜQÄ [^Ä| ç~~
exceed the RIV before conditioning.
 - iv. ~~V@ÄÜQÄ äÄ| &ç æ^Ä| Ä^Ä^Ä^Ä^Ä| { ä^Ä } Ä@Äæ^Ä^ &ç æÄä •çÄ| [ä &ç] ÄÄ| |ÄÄ Ää ä ç|^•çÄÄä æç È~~

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%

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- “ 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:

For all Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 48 lbs. to 50 lbs.; U.S. Sample Grade . 48 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 . 48 lbs. to 51 lbs.; U.S. Sample Grade . 48 lbs. and below):

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

For all Soft 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 of the following three factors is 10% or more, 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 of the following three factors is 10% or more, 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 of the following three factors is 10% or more, 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

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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 á • ~ | æ ^ Á ~ æ ¢ Á ^ ¢ | } á • Á æ á Á @ Á æ ^ Á á á Á Á @ Á | æ ¢ á ^ ¢ | á ~ ¢ | Á ^ Á ^ ¢ * Á Á Á Á | Á | | [¢ æ æ ^ Á á | | [¢ Á ^ Á ^ ¢ Á Á Á Á | Á

Special Provisions 2026 and Succeeding Crop Years

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County: Keokuk (107)

Revenue Prot with Harvest Price Exclusion (03)

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

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

UIC: 1000, 2026

Date: 6/17/2025

Plan: Yield Protection (01)

County: Keokuk (107)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- a. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ 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. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ added to the 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

2. $\frac{\text{Substances or conditions with a level less than the maximum allowable}}{\text{Adjust the production in the following manner}}$
 - a. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ added to the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.
 - i. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
 - ii. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ added to the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B2 above.
 - iii. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ added to the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 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), 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 B3 above.
- b. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ added to the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

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Commodity: Wheat (0011)

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County: Keokuk (107)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- i. Applicable DFs included in sections A or B2 above.
- ii. 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 - 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 claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - i. If the claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - ii. If the claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - b. If the claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - i. If the claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - ii. If the claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - c. If the claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - i. If the claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - ii. If the claimant is a third party, the claimant must provide a written statement from the third party, dated on or before the date of the claim, stating that the claimant is a disinterested third party; or
 - 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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