

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use All, A, B, C, D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Oswego (075)

Program Dates for Insurable Types and Practices

Sales Closing Date 3/15/2026	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 5/10/2026	End of Late Planting Period Date 6/4/2026	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	All Others (Spring) 872	Non-Irrigated 003
T/P 04	All Others (Spring) 872	Irrigated 002
T/P 06	Malting (Spring) 873 *4 *5 *6 *7	Non-Irrigated 003
T/P 08	Malting (Spring) 873 *4 *5 *6 *7	Irrigated 002
T/P 10	All Others (Spring) 872	Organic(Certified) Non-Irr. 713
T/P 12	All Others (Spring) 872	Organic(Certified) Irr. 702
T/P 14	Malting (Spring) 873 *4 *5 *6 *7	Organic(Certified) Non-Irr. 713
T/P 16	Malting (Spring) 873 *4 *5 *6 *7	Organic(Certified) Irr. 702
T/P 18	All Others (Spring) 872	Organic(Transitional) Non-Irr. 714
T/P 20	All Others (Spring) 872	Organic(Transitional) Irr. 712
T/P 22	Malting (Spring) 873 *4 *5 *6 *7	Organic(Transitional) Non-Irr. 714
T/P 24	Malting (Spring) 873 *4 *5 *6 *7	Organic(Transitional) Irr. 712

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 9/30/2025	End of Late Planting Period Date 10/15/2025	Acreage Reporting Date 11/15/2025
Premium Billing Date	End of Insurance Date	Termination Date	Contract Change Date	Production Reporting Date	Insured's Production Reporting Date

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Date: 6/17/2025 Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03) County: Oswego (075)

8/15/2026 8/31/2026 11/30/2026 6/30/2026 11/14/2025 11/14/2026

TP	Type	Practice
T/P 01	All Others (Winter) 972 *9	Non-Irrigated 003
T/P 03	All Others (Winter) 972 *9	Irrigated 002
T/P 05	Malting (Winter) 973 *4 *5 *6 *7 *9	Non-Irrigated 003
T/P 07	Malting (Winter) 973 *4 *5 *6 *7 *9	Irrigated 002
T/P 09	All Others (Winter) 972 *9	Organic(Certified) Non-Irr. 713
T/P 11	All Others (Winter) 972 *9	Organic(Certified) Irr. 702
T/P 13	Malting (Winter) 973 *4 *5 *6 *7 *9	Organic(Certified) Non-Irr. 713
T/P 15	Malting (Winter) 973 *4 *5 *6 *7 *9	Organic(Certified) Irr. 702
T/P 17	All Others (Winter) 972 *9	Organic(Transitional) Non-Irr. 714
T/P 19	All Others (Winter) 972 *9	Organic(Transitional) Irr. 712
T/P 21	Malting (Winter) 973 *4 *5 *6 *7 *9	Organic(Transitional) Non-Irr. 714
T/P 23	Malting (Winter) 973 *4 *5 *6 *7 *9	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.

Type

- *4 Approved malting barley varieties will include all varieties recommended for malting by the American Malting Barley Association for the current crop year.
- *5 Malting Barley Endorsement is not available in this county.

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***6 Production Contract - A document in writing**

- a. Between you and a buyer that is a brewery or any other buyer that produces or sells malt or malt products to a brewery, or a business enterprise owned by such brewery or business.
- b. That specifies the amount of contracted production, the purchase price or a method to determine such price; and
- c. That establishes the obligations of each party to the agreement

In addition to section 6 of the Basic Provisions, you must provide us with copies of all your contracts on or before the acreage reporting date.

***7 You may elect to use the price contained in your production contract (contract price) as your projected price for each specialty type. This acreage must be under contract with a business enterprise equipped with facilities appropriate to handle and store specialty type barley production. The contract must be executed by you and the business enterprise, in effect for the crop year, and you must provide a copy to us no later than the acreage reporting date. To be considered a contract, the executed document must contain:**

- a. A requirement that you plant, grow and deliver specialty type barley to the business enterprise;
- b. **V@Ac [~ } of A [a ~ & q } A@Ac q/A^&8^] c a A /Ac^ { ^ } A@Ac/A [a ~ & q } A [{ Ac] ^8aa A { a^!A -Ac^•A q/A^&8^] c a A [A^c { a^A@A { a^!A**
of acres under contract:
 1. For acreage only based contracts and, acreage and production contracts which specify a maximum number of acres, the lesser of:
 - i. The insured acres (planted acreage and acreage that is prevented from being planted); or
 - ii. The maximum number of acres specified in the contract.
 2. For production only based contracts, the lesser of:
 - i. The number of acres determined by dividing the production stated in the contract by the approved yield; or
 - ii. The insured acres (planted acreage and acreage that is prevented from being planted).
 3. Acreage in excess of (1) or (2) shall be considered acreage not under contract.
- c. The price to be paid for the contracted production or a method to determine such price:
 1. If the contract provides for a premium amount over a price to be determined after the acreage reporting date, the contract price will be the result of adding the premium amount to the published projected price on the acreage reporting date.
 2. The price used will be the price in the contract without regard to incentives or discounts.

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U.S. Farm Income

Date: 6/17/2025

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Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

3. The Actuarial Documents of these Actuarial Documents.

4. The Actuarial Documents of these Actuarial Documents is subject to the limits referred to in (c)(3).

d. Other such terms that establish the obligations of each party to the contract; and

e. The contract must clearly indicate the specific specialty type or verification must be provided that the contracted variety is one of the specialty types listed above.

Any acreage of the specialty type that is not under a contract per (b)(3) above, or for which a contract is not submitted to us by the acreage reporting date, will be valued at the applicable barley projected price. A weighted average price will be determined from all the contracted and non-contracted acreage of the specialty type, to produce one projected price that will be used in determining the guarantee (per acre), premium, prevented planting payment, replanting payment, and indemnity for the applicable specialty type acreage.

Note: Quality adjustment will be provided as specified in the crop provisions and special provisions. No additional quality adjustment will be made for malting barley.

Date

In lieu of section 7 of the Small Grains Crop Provisions, the end of insurance period for winter-type acreage will be August 31 immediately following planting.

*9 In lieu of the definition of late planting period in section 1 of the Basic Provisions, for type winter only, 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>.

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.

You may elect to exclude coverage for the specialty type(s) under revenue protection provided you purchase, from the same approved insurance provider, yield protection for the excluded type(s). The yield protection plan of insurance you purchase may have a different coverage level or percentage of projected price than you have for the revenue protection plan of insurance. You may exclude any or all of the specialty type(s) you produce; however, you must continue to insure all type(s) not excluded under revenue protection.

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Oswego (075)

Quality

GENERAL STATEMENTS:

For the purpose of this Quality Adjustment Statement, the following definitions apply:

The Quality Adjustment Factor (QAF) is determined by the following formula: $QAF = \frac{Yield \times Quality}{Yield \times Quality + (Yield \times Quality - Yield \times Quality) \times (Yield \times Quality - Yield \times Quality)}$. The QAF is calculated based on the following factors: Yield, Quality, and the Quality Adjustment Factor (QAF). The QAF is calculated based on the following factors: Yield, Quality, and the Quality Adjustment Factor (QAF).

The production to count remaining after allowable reductions to gross production (in accordance with the applicable Crop Provisions), is multiplied by the QAF (not less than zero) to determine net production to count.

The Quality Adjustment Factor (QAF) is determined by the following formula: $QAF = \frac{Yield \times Quality}{Yield \times Quality + (Yield \times Quality - Yield \times Quality) \times (Yield \times Quality - Yield \times Quality)}$. The QAF is calculated based on the following factors: Yield, Quality, and the Quality Adjustment Factor (QAF).

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The Quality Adjustment Factor (QAF) is determined by the following formula: $QAF = \frac{Yield \times Quality}{Yield \times Quality + (Yield \times Quality - Yield \times Quality) \times (Yield \times Quality - Yield \times Quality)}$. The QAF is calculated based on the following factors: Yield, Quality, and the Quality Adjustment Factor (QAF).

The 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 formula: $DF = \frac{Yield \times Quality}{Yield \times Quality + (Yield \times Quality - Yield \times Quality) \times (Yield \times Quality - Yield \times Quality)}$.

- The Quality Adjustment Factor (QAF) is determined by the following formula: $QAF = \frac{Yield \times Quality}{Yield \times Quality + (Yield \times Quality - Yield \times Quality) \times (Yield \times Quality - Yield \times Quality)}$. The QAF is calculated based on the following factors: Yield, Quality, and the Quality Adjustment Factor (QAF).
- 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.
- The Quality Adjustment Factor (QAF) is determined by the following formula: $QAF = \frac{Yield \times Quality}{Yield \times Quality + (Yield \times Quality - Yield \times Quality) \times (Yield \times Quality - Yield \times Quality)}$. The QAF is calculated based on the following factors: Yield, Quality, and the Quality Adjustment Factor (QAF).

1. OPTION TO DELAY CLAIM SETTLEMENT:

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- U) 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 DFs 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.
- If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- Unless 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 DFs 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.
- Unless 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 DFs 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.
- Unless 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 DFs 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.
- If the time to harvest has been extended as stated below, this option will not apply beyond 60 days after the calendar date for the EOIP.
- Unless 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 DFs 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.

U) 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 DFs 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.

U) 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 DFs 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.

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 this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of insurance period (EOIP).

U) 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 DFs 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.

4. DELAY IN MEASUREMENT OF FARM STORED PRODUCTION

U) 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 DFs 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.

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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. The 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. The 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.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

When the production is sold to a distant market, the producer must provide a fair consideration to deliver the production to the distant market. The fair consideration to deliver the production to the distant market is the difference between the market value of the production at the distant market and the market value of the production at the local marketing area. The fair consideration to deliver the production to the distant market is the difference between the market value of the production at the distant market and the market value of the production at the local marketing area.

6. ZERO MARKET VALUE

If 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 eligible for payment. The production which due to insurable causes is determined to have zero market value***, such production will not be eligible for payment. The production which due to insurable causes is determined to have zero market value***, such production will not be eligible for payment.

7. REDUCTION IN VALUE (RIV):

The reduction in value (RIV) is the difference between the market value of the production at the distant market and the market value of the production at the local marketing area. The reduction in value (RIV) is the difference between the market value of the production at the distant market and the market value of the production at the local marketing area.

- a. Moisture content;
- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f. The reduction in value (RIV) is the difference between the market value of the production at the distant market and the market value of the production at the local marketing area. The reduction in value (RIV) is the difference between the market value of the production at the distant market and the market value of the production at the local marketing area.
 - i. The reduction in value (RIV) is the difference between the market value of the production at the distant market and the market value of the production at the local marketing area. The reduction in value (RIV) is the difference between the market value of the production at the distant market and the market value of the production at the local marketing area.
 - ii. If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. The reduction in value (RIV) is the difference between the market value of the production at the distant market and the market value of the production at the local marketing area. The reduction in value (RIV) is the difference between the market value of the production at the distant market and the market value of the production at the local marketing area.

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iv. The RIV and local market price* are determined on the date such quality adjusted production is sold to a disinterested third party.

SECTION A - DISCOUNT FACTOR CHARTS

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GRADE DISCOUNT:

Barley will be discounted for grade as specified within the Quality Adjustment Tab located in the AD.

TEST WEIGHT DISCOUNT:

Discounts for low test weight are as follows (U.S. No. 5 for Test Weight . 45 to 36.0 lbs.; U.S. Sample Grade . 45 and below):

Test Weight Pounds	DF
36 and above	None
35.99-30	See Quality Adjustment Tab for Discount Factors
Below 30	See section B

DAMAGE DISCOUNT:

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Damage %	DF
10 and below	None
10.01-34	See Quality Adjustment Tab for Discount Factors
Above 34	See Section B

THIN BARLEY:

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Thin Barley %	DF
75.00 and below	None
75.01-100	See Quality Adjustment Tab for Discount Factors

SPECIAL GRADE DISCOUNTS:

Black Barley, Ergoty, Blighted, or Smutty See section B

SAMPLE GRADE DISCOUNTS:

SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

damage percentage above 34 percent, a sound barley percentage below 50 percent, black barley, or grading ergoty, blighted, or smutty, on the date of final inspection

- 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 .500 (unless you elect to delay settlement as specified in the General Statements above).
- 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 .500 (unless you elect to delay settlement as specified in the General Statements above).
- 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 .500 (unless you elect to delay settlement as specified in the General Statements above).

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

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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Special Provisions

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Year: 2026

Commodity: Barley (0091)

Upland Soybean, Aflatoxin D

Date: 6/17/2025

Plan: Yield Protection (01)

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2. If the level of aflatoxin or other substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - a. If the producer elects to place the production into commercial storage without going into on farm storage, the DF will be:
 - i. The level of aflatoxin or other 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.
 - ii. The level of aflatoxin or other 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.
 - iii. The level of aflatoxin or other 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.
 - 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 producer elects to place the production into on farm storage and has been sold, or was sold to other than a disinterested third party:
 - i. The level of aflatoxin or other 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.
 - ii. The level of aflatoxin or other 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.
 - iii. The level of aflatoxin or other 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 B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 - 300.1 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below

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3. For production containing 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 who has acquired the production from the insured, the claimant must provide written notice to the insurer within 90 days of the date the claimant first knew or should have known of the loss.
- b. For production containing Aflatoxin or any other substances or conditions (except for production containing Vomitoxin as detailed in C3 a above), the DF will be:
- i. \$500 for production that was in on-farm storage and was later sold, was in on-farm storage and was transported to commercial storage and later sold, or was in on-farm storage and was later sold directly to the consumer.
- c. If the claimant is a third party who has acquired the production from the insured, the claimant must provide written notice to the insurer 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 insurance period, the claimant must provide written notice to the insurer within 90 days of the date the claimant first knew or should have known of the loss.

SECTION D - ZERO MARKET VALUE PRODUCTION

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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-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.