

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or None [<input checked="" type="checkbox"/>] D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Campbell (021)

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 03	Winter 011	Non-Irrigated 003
T/P 05	Winter 011	Irrigated 002
T/P 09	Winter 011	Organic(Certified) Non-Irr. 713
T/P 11	Winter 011	Organic(Certified) Irr. 702
T/P 15	Winter 011	Organic(Transitional) Non-Irr. 714
T/P 17	Winter 011	Organic(Transitional) Irr. 712

Sales Closing Date 3/15/2026	Cancellation Date 9/30/2025	Earliest Planting Date 3/26/2026	Final Planting Date 5/15/2026	End of Late Planting Period Date 6/9/2026	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 01	Durum (Spring) 018	Non-Irrigated 003
T/P 02	Durum (Spring) 018	Irrigated 002
T/P 04	Spring 012	Non-Irrigated 003
T/P 06	Spring 012	Irrigated 002

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TP	Type	Practice
T/P 07	Durum (Spring) 018	Organic(Certified) Non-Irr. 713
T/P 08	Durum (Spring) 018	Organic(Certified) Irr. 702
T/P 10	Spring 012	Organic(Certified) Non-Irr. 713
T/P 12	Spring 012	Organic(Certified) Irr. 702
T/P 13	Durum (Spring) 018	Organic(Transitional) Non-Irr. 714
T/P 14	Durum (Spring) 018	Organic(Transitional) Irr. 712
T/P 16	Spring 012	Organic(Transitional) Non-Irr. 714
T/P 18	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.

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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:

For any production qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under the following provisions:

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For any production qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under the following provisions:

a. For any production qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under the following provisions:

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.

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County: Campbell (021)

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5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

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

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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: Campbell (021)

- 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. ~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
- iii. ~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~ exceed the RIV before conditioning.
- iv. ~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~

SECTION A - DISCOUNT FACTOR CHARTS

~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~

~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~

GRADE DISCOUNT:

~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~

- " 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%
- " 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:

~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~ Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . ~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~ 60 lbs. to 50 lbs.; U.S. Sample Grade . ~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~ 50 lbs. and below):

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Year: 2026	Commodity: Wheat (0011)	Use: HWW, SRW, HRW, and HRS
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Campbell (021)

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:
U.S. Sample Grade . Abs. to 51 lbs.; U.S. Sample Grade . Abs. and below):

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:
kernels.

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

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

SWW, HRS, and DUM classes of wheat will be discounted for excessive Defects as follows:

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County: Campbell (021)

SPECIAL GRADE DISCOUNTS:

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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 falling number.
2. (unless you elect to delay settlement as specified in the General Statements above).
- 3.

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Year: 2026
Date: 6/17/2025

Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

U.S. Farm Income Stabilization Act (FISMA)
County: Campbell (021)

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.

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

- a. Vomitoxin range and discount factors for quality deficiencies listed in Section C.
- 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. For production sold to a disinterested third party after 60 days after the calendar date for the EOIP, the DF will be the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

1. Vomitoxin range and discount factors for quality deficiencies listed in Section C.

- a. 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.
- 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. For production sold to a disinterested third party after 60 days after the calendar date for the EOIP, the DF will be 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

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U.S. Farm Income Stabilization Act (FISMA)
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2. If the level of a substance or condition with a level less than the maximum allowable, adjust the production in the following manner.
 - a. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be:
 - i. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
 - ii. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, 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 the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be:
 - i. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
 - ii. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition with a level less than the maximum allowable, and the level is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B3 above, plus the applicable DFs included in sections A or B3 above, 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

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Revenue Prot with Harvest Price Exclusion (03)

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Year: 2026

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Date: 6/17/2025

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County: Campbell (021)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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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.

*	%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.