

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: Elko (007)

Program Dates for Insurable Types and Practices

Sales Closing Date	Cancellation Date	Earliest Planting Date	Final Planting Date	End of Late Planting Period Date	Acreage Reporting Date
10/31/2025	10/31/2025		10/31/2025	11/10/2025	12/15/2025
Premium Billing Date	End of Insurance Date	Termination Date	Contract Change Date	Production Reporting Date	Insured's Production Reporting Date
8/15/2026	10/31/2026	11/30/2026	6/30/2026	12/15/2025	12/15/2026

TP	Type	Practice
T/P 1	Winter 011	Irrigated 002
T/P 3	Winter 011	Organic(Certified) Irr. 702
T/P 5	Winter 011	Organic(Transitional) Irr. 712

Sales Closing Date	Cancellation Date	Earliest Planting Date	Final Planting Date	End of Late Planting Period Date	Acreage Reporting Date
10/31/2025	10/31/2025		4/30/2026	5/10/2026	6/15/2026
Premium Billing Date	End of Insurance Date	Termination Date	Contract Change Date	Production Reporting Date	Insured's Production Reporting Date
8/15/2026	10/31/2026	11/30/2026	6/30/2026	12/15/2025	12/15/2026

TP	Type	Practice
T/P 2	Spring 012	Irrigated 002
T/P 4	Spring 012	Organic(Certified) Irr. 702
T/P 6	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.

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Date: 6/17/2025	Plan: Yield Protection (01)	County: Elko (007)
	Revenue Protection (02)	
	Revenue Prot with Harvest Price Exclusion (03)	

Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2026 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.

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.

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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adjustment factors are considered in determining production to count.

than zero) to determine net production to count.

Qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under

WJ 1-0-0 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

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Elko (007)

Of 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.

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. If the production is sold to a disinterested third party, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- 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. If the production is sold to a disinterested third party, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

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 the production is sold to a disinterested third party, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- c. If the production is sold to a disinterested third party, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- 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 the production is sold to a disinterested third party, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- f. If the production is sold to a disinterested third party, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- g. If the production is sold to a disinterested third party, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

2.

2. SECTION 14(e) OF THE BASIC PROVISIONS

Under the terms of the contract, 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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	Revenue Protection (02)	
	Revenue Prot with Harvest Price Exclusion (03)	

statement does not supersede the provisions contained in section 14 (e) in the Basic Provisions.

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).

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1 ΕΞΟΨΕΥΑΡΑΤ ΟΕΙΨΥΟΤ ΟΡΒΑΙΟΑΕΤ ΑΨΥΥΟΟΑΨΥΥΟΩΨΥ

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 a quality adjustment.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

6. ZERO MARKET VALUE

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 & } • ã ^ ^ á Á ¡ [á ~ & ¢] Á Á ~ ^ Á @ Á ¡ [á ~ & ¢] Á Á ^ • d [^ á / á Á ¢ ¢] ^ ¡ Á & ¢] ¢ ¢ ^ Á Á • Á ^ Á ^ & ¢] Á ¢ ¢ ¢ ¢ ¢ } • ã ^ ^ ¢ ¢ } Á ¢ Á Á • ^ á / á Á @ Á ^ ¢ ^ ¡ { ¢ ¢ ¢ } Á Á Á ^ ¡ [market value, except for production fed or used in any other manner.

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Elko (007)

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. ÜÖÁ, ^|ÜÖÁ/Áæææ^Á|Á[] á &q } Á|á/Áááæ q æ^ÉÖÜÖÁæÖ/Áæ q æ^Ö q æÁ/Á&^æ^áÁ^ÁÖÁ&[] •æ^|ææ } Á|Á^|q^|ÁÖÁ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. ÜÖÜÖÁ/Áæ/Á^Á&^æ^áÁ^Á| ááá } á *ÁÖÁ[] á &q } ÉÖÜÖÁ æÁ/Á&^æ^áÁ^ÁÖÁ&[] •Ö|Á&[] ááá } á *Á[] çæ^áÁÖÁ^|ç *ÜÖÁ/Á^Á[] Ö exceed the RIV before conditioning.
 - iv. VÖÜÖÁæ áÁ|æçÁ æ^Ö q|æÉæ^Á^c|{ á^áÁ } ÁÖÁæ^Á^&Ö~ æç Áæb•c^Á[] á &q } Á|á| Ááá q c|^c^áÁÖááæ É

SECTION A - DISCOUNT FACTOR CHARTS

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Ö|Á^ æç Áæb•q ^) q^|[] [••ÉÖ^&ÖÖç&~ áá *Á|Á } Á æ^|æç| •á ÖÁ^| |Áæ æ^Öç&~ áá *ÁÖÁæ æ^ÖááÖ } \^ } Áæ áÁ[] \^ } Á^| •ÉÖÁ [Áç^] Ö , á/Áá&~ } Öæç| Á^Á|, ^áÁ|Á^| |Áæ æ^Áæ æÖÁÖ } \^ } Áæ áÁ[] \^ } Á^| •ÉÖ Áááá } Á|Áá&~ } Öæç| Á|ÁÖ^&Ö É

GRADE DISCOUNT:

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- “ 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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Year: 2026	Commodity: Wheat (0011)	Use: HRP, CHD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Elko (007)

- " 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 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 51 lbs.; U.S. Sample Grade . 45 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 SRW, HRW, and HWW classes of wheat will be discounted for excessive Defects as follows:

For all SRW, HRW, and HWW classes of 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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Year: 2026	Commodity: Wheat (0011)	Use: HRS, DUM, CHD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Elko (007)

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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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Elko (007)

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~æcÁæ-æ}æ•Eæá@æcæ^Áæá^áÁÁ@Á|æcææ^Á|æEÜ|Á|á~&c}Á^•Áæ*ÁÁÜXÁ|Á|Á|~Áæææ^Á|Á|æc[Á^•Áæ^ÁÁÜXÁ|Á falling number.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or Part of CHD
Date: 6/17/2025	Plan:	County: Elko (007)
	Yield Protection (01)	
	Revenue Protection (02)	
	Revenue Prot with Harvest Price Exclusion (03)	

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

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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

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from such flood-damaged acreage and commingled 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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- [illegible]

[illegible]

- [illegible]

Special Provisions 2026 and Succeeding Crop Years

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Elko (007)

- 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. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ put into commercial storage without going into on farm storage, the DF will be:
 - i. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ all insurable quality deficiencies, and that value divided by the local market price.
 - ii. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ 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. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ 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), 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 B2 above.
 - b. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ 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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- 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 be a third party who is not a party to the contract and who is not a party to the contract and who is not a party to the contract.
 - i. If the claimant is a third party, the claimant must be a third party who is not a party to the contract and who is not a party to the contract and who is not a party to the contract.
 - ii. If the claimant is a third party, the claimant must be a third party who is not a party to the contract and who is not a party to the contract and who is not a party to the contract.
 - b. If the claimant is a third party, the claimant must be a third party who is not a party to the contract and who is not a party to the contract and who is not a party to the contract.
 - i. If the claimant is a third party, the claimant must be a third party who is not a party to the contract and who is not a party to the contract and who is not a party to the contract.
 - ii. If the claimant is a third party, the claimant must be a third party who is not a party to the contract and who is not a party to the contract and who is not a party to the contract.
 - c. If the claimant is a third party, the claimant must be a third party who is not a party to the contract and who is not a party to the contract and who is not a party to the contract.
 - 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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period, such production will not be adjusted for any quality deficiencies listed in Section C.

SECTION D - ZERO MARKET VALUE PRODUCTION

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1. V @ A O A a A A F E E A ~ & q I [a ~ & q } A A • d [^ a A A A A a } ^ I A A A] c a I A A A • E A
2. If you do 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. Q I A I [a ~ & q } A A ~ & q } A A A the pre-established DFs.
 - b. Q I A I [a ~ & q } A A ~ & q } A A A E E E
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. G A [^ A • d [^ A I [a ~ & q } A ~ a a ~ * A } a ^ I A ^ & q } A O A A A A a } ^ I A } a a] c a I A A A • E ~ & q I [a ~ & q } A a I [a ^ A a b • c a A I A ~ A ~ a c A A A } & A • A c a A A A • ^ & q } A E A A [^ A I [a ^ • d [^ A I A ~ ^ A A A • d [^ A ~ & q I [a ~ & q } E a A A A a I A I [a ^ A { } I ^ c a A } a A ~ & q I [a ~ & q } A A I a A a A a a ^ a A A ~ A c a I A 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 A ~ a ^ a A A c A A } A c a I A c a E O [] E A c a • A I [c a a } • E O A a a a I A A c a A ~ a a } A A %Disinterested third party-Is 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.
*****	%Insold-Grain that does not meet the definition of %sold.