

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All ^[{ a * A ID
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Goshen (015)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/5/2025	End of Late Planting Period Date 10/30/2025	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 1	Winter 011 *5	Summerfallow 005 *4 *5 *7
T/P 2	Winter 011	Irrigated 002
T/P 4	Winter 011 *5	Summerfallow(OC) 717 *4 *5 *7
T/P 5	Winter 011	Organic(Certified) Irr. 702
T/P 7	Winter 011 *5	Summerfallow(OT) 718 *4 *5 *7
T/P 8	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 4/25/2026	End of Late Planting Period Date 5/20/2026	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 3	Spring 012	Irrigated 002
T/P 6	Spring 012	Organic(Certified) Irr. 702
T/P 9	Spring 012	Organic(Transitional) Irr. 712

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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.

Practice

*4 The following are exceptions to these requirements:

1. The acreage must not have been planted to a crop (excluding a cover crop, see exceptions below) during the preceding crop year; and
2. Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or new breaking acreage), must be terminated a full crop year before planting a crop, and
3. Any additional plant re-growth must be terminated on or before June 1, and any later plant growth (e.g. weeds, volunteer crop) must be controlled by mechanical or chemical means.

(b) The following are exceptions to these requirements:

1. Failed Crop Exception: Acreage will qualify as summerfallow the current crop year, if a crop (excluding a cover crop) was planted the preceding crop year:
 - i. On acreage qualifying as summerfallow; and
 - ii. Was not harvested; and
 - iii. Failed and was terminated on or before June 1, and any later plant growth was controlled by mechanical or chemical means.
2. Cover Crop Exception: Acreage will qualify for the summerfallow practice in the current crop year if a cover crop was planted during the preceding crop year, provided the cover crop was:
 - i. Not hayed, grazed or otherwise harvested; and
 - ii. Terminated according to the NRCS Cover Crop Termination Guidelines and any later plant growth was controlled by mechanical or chemical means.

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County: Goshen (015)

Premium

- *5 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>.

- *7 Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.

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.

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:

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adjustment factors are considered in determining production to count.

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than zero) to determine net production to count.

Ü: [ä ~ &ç] } Qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under U^ &ç } • AÖA ! AÖA ~ c [cä [cÖA

W 1-1-14 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,

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Unit: 1000 bushels

Date: 6/17/2025

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Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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.

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 calendar date for the EOIP, we will settle your claim using the applicable DFs.

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 applicable DFs.

- 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.
- 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.
- 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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1. OPTION TO DELAY CLAIM SETTLEMENT

- 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.
- 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.
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Special Provisions 2026 and Succeeding Crop Years

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County: Goshen (015)

2. SECTION 14(e) OF THE BASIC PROVISIONS

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 [oAc^Aoq^ A eAe~•Aec^A@OOUeQA [^ocq^•A@&[]] A qA^A eAe~•Aec^A@&[]] aasAae^A^A @ OOUeA [^!Baa A qA^A^d^A^A A ae&[]aaq^8^A qoA^&q^} •OEQA^AOe Aq^ |BaA^A^}|••A [^A^&aA^A^AeA^d^A^ } o^A [^!Baa Bq A @QBee^E^A^A^A F^Aa [c^EQA [^A^!A^ } aa^A^Aoeq^•o 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 , qA^A^A^AEQA@A [a^ &q^ } A A [oA [jaA qoA qoA AeAe~A^A qAa^o^Baa A qA^A^A^d^A^A A *A@&[]] BaA^A^A^E•aa@a^AOEA [^A^•o{ }|^A^Ae^A^a{ aasA 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 ocq^•EQA [^A [a^ &q^ } A^ aasA^A^ } a^!A^&q^ } OEHA [^!Baa A qA^A^A^d^A^Ae^A^A^&aA^A^&q^ } OE

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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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Goshen (015)

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 included in the calculation of the unit's production for the purpose of determining the unit's market value, except for production fed or used in any other manner.

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. $RIV_{local} = RIV_{local} + RIV_{distant}$ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. $RIV_{local} = RIV_{local} + RIV_{distant}$ exceed the RIV before conditioning.
 - iv. $RIV_{local} = RIV_{local} + RIV_{distant}$

SECTION A - DISCOUNT FACTOR CHARTS

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GRADE DISCOUNT:

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Grade No. 5 for Kernel Damage

Date: 6/17/2025

Plan: Yield Protection (01)

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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%

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:

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

U.S. Grade No. 5 for Test Weight . 50 lbs. to 50 lbs.; U.S. Sample Grade . 50 lbs. and below):

Test Weight Pounds	DF
50.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

kernels.

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

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Commodity: Wheat (0011)

Use HRS, HRS, and DUM

Date: 6/17/2025

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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, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, 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

Discount Factors Table or the Sprout Damage Discount Table below, 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:

Equipment and procedure used to perform what is generally referred to as a quick test. For all classes of wheat, the production is not eligible for any further sprout damage discount in the Defects 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:

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U.S. Grade: Hard Red Winter

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All Other Classes of wheat will be discounted for falling number, regardless of U.S. grade designation as follows:

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

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U.S. County: Goshen (015)

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Plan: Yield Protection (01)

Revenue Protection (02)

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County: Goshen (015)

falling number.

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

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

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

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.
- b.
- c.

- 1.

Special Provisions 2026 and Succeeding Crop Years

County: Goshen (015)

DFs for Vomitoxin:

2. If you elect to delay settlement for a period of time, you must adjust the production in the following manner:

- If you elect to delay settlement for a period of time, the DF will be:
 - all insurable quality deficiencies, and that value divided by the local market price.
 - (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.
 - 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.
- If you elect to delay settlement for a period of time, the DF will be:
 - 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.

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U.S. County: Goshen (015)

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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:

- 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 level of Aflatoxin is less than 300 ppb, the level of Vomitoxin is less than 10 ppm, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - b. If the level of Aflatoxin is 300 ppb or more, the level of Vomitoxin is 10 ppm or more, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be:
 - i. Voted by the board of directors of the company to be sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - ii. If the level of Aflatoxin is 300 ppb or more, the level of Vomitoxin is 10 ppm or more, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - c. If the level of Aflatoxin is 300 ppb or more, the level of Vomitoxin is 10 ppm or more, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.

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Commodity: Wheat (0011)

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Date: 6/17/2025

Plan: Yield Protection (01)

County: Goshen (015)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- 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 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 q A ^ A E E E A ~ & Q ! [a ~ & q } A A ^ d [^ a A A A A q a } ^ ! A a A] c a ^ 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 ! [a ~ & q } A A ^ & q } A A A the pre-established DFs.
 - b. Q I A ! [a ~ & q } A A ^ & q } A O 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. Q A [^ A ^ d [^ A ! [a ~ & q } A ~ a a ~ a * A } a ^ ! A ^ & q } A O H A A A q a } ^ ! A } a a A] c a ^ A A A • E A ~ & Q ! [a ~ & q } A q A [a ^ A a b • c a A ! A q ^ A ~ a c A ^ a A } & a • A c a A A A • ^ & q } A E B A [^ A [A [a ^ d [^ A ! A ~ • ^ A A ^ d [^ A ~ & Q ! [a ~ & q } E a a A A q A [a ^ A { }] ^ c a A } q A ~ & Q ! [a ~ & q } A A [a A a A q a ^ a A A q ^ A c o ! 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-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-A 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-A Grain that does not meet the definition of %sold.