

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or None [ ] or All D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Beaufort (013)

### Program Dates for Insurable Types and Practices

<b>Sales Closing Date</b> 9/30/2025	<b>Cancellation Date</b> 9/30/2025	<b>Earliest Planting Date</b>	<b>Final Planting Date</b> 11/30/2025	<b>End of Late Planting Period Date</b> 12/15/2025	<b>Acreage Reporting Date</b> 1/15/2026
<b>Premium Billing Date</b> 7/1/2026	<b>End of Insurance Date</b> 7/31/2026	<b>Termination Date</b> 9/30/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 11/14/2025	<b>Insured's Production Reporting Date</b> 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.

#### 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>.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 100%
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Beaufort (013)

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:

For all quality adjustments, the following factors shall be considered:

For all quality adjustments, the following factors shall be considered in determining production to count:

For all quality adjustments, the following factors shall be considered in determining 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 the following factors:

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.

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 end of the insurance period, shall be considered as sold for the purpose of this statement.

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 the following manner:

- For all quality adjustments, the following factors shall be considered:
- 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.
- For all quality adjustments, the following factors shall be considered:

## Special Provisions 2026 and Succeeding Crop Years

County: Beaufort (013)

## 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 unit is found to be defective by the manufacturer, we will settle your claim for the full purchase price of the unit less any amount received from the manufacturer or other third party, plus interest at the rate of 8% per annum from the date of the defect discovery until the date of payment.
- c. If the unit is found to be defective by the manufacturer, we will settle your claim for the full purchase price of the unit less any amount received from the manufacturer or other third party, plus interest at the rate of 8% per annum from the date of the defect discovery until the date of payment.
- 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 unit is found to be defective by the manufacturer, we will settle your claim for the full purchase price of the unit less any amount received from the manufacturer or other third party, plus interest at the rate of 8% per annum from the date of the defect discovery until the date of payment.
- f. If the unit is found to be defective by the manufacturer, we will settle your claim for the full purchase price of the unit less any amount received from the manufacturer or other third party, plus interest at the rate of 8% per annum from the date of the defect discovery until the date of payment.
- g. If the unit is found to be defective by the manufacturer, we will settle your claim for the full purchase price of the unit less any amount received from the manufacturer or other third party, plus interest at the rate of 8% per annum from the date of the defect discovery until the date of payment.

## 2. SECTION 14(e) OF THE BASIC PROVISIONS

The 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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## Special Provisions 2026 and Succeeding Crop Years

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County: Beaufort (013)

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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

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 0000 [ 0000 ] [ 0000 ]
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Beaufort (013)

- f. Any other costs associated with normal harvesting, handling, and marketing of your production.
- RIVs cannot be used in combination with chart DFs.
  - $$\frac{Q_{\text{local}}}{Q_{\text{local}} + Q_{\text{distant}}} \leq \frac{RIV_{\text{local}}}{RIV_{\text{local}} + RIV_{\text{distant}}}$$

production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
  - $$\frac{Q_{\text{local}}}{Q_{\text{local}} + Q_{\text{distant}}} \leq \frac{RIV_{\text{local}}}{RIV_{\text{local}} + RIV_{\text{distant}}}$$

exceed the RIV before conditioning.
  - $$V_{\text{local}} \leq \frac{Q_{\text{local}}}{Q_{\text{local}} + Q_{\text{distant}}} \leq \frac{RIV_{\text{local}}}{RIV_{\text{local}} + RIV_{\text{distant}}}$$

## SECTION A - DISCOUNT FACTOR CHARTS

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 . @. } A } A@ A@ae. / A A@A ^&cl } E@ / Aae^cl { a^Aae A@A. a \* A^&cl } A@A / Aae Aae } | Aae^A

Q / A^ aAa AaB . d ^ ) a^ ~ ] [ . ^ . EAA^&@ A^ c&~ aA \* A/ A^ } A ae^AaeDae } . a^ A^A^ ) ^ / Aae ae^A^ c&~ aA \* A@ aeAae ae^Aae aA @ ~ \ ^ ) Aae aAa [ \ ^ ) A^A^ ) ^ | EAA A [ A^cl )  
 a / Aae a & ~ } Aaecl / Aae^Aae [ , ^aA / A^A^ ) ^ / Aae ae^Aae aD / A @ ~ \ ^ ) Aae aAa [ \ ^ ) A^A^ ) ^ | EAA Aa aAa } A/ Aae a & ~ } Aaecl / A/ A^A^&@ EAA

GRADE DISCOUNT:

V@Á @æ&æ•••PæáÜ^aÁ ă c'İPÜY DÄU[-Á @æÁ @æÜY Y DĖPæaÁ @æÁ @æÜY Y DĖPæaÜ^aÁ]İă \*ĀPÜÜDÖ~'İ{ ĀÖWT DÄU[-Ü^aÁ ă c'İÜYÜ Dă ăİ  
à'İă&~} c'aÁ'İ!æ^æÁ'İ^8aăăİĂ@Ü^æĀÖb•đ ^)Ō'æ& }æĀ^aÁĂ@ÖÖÄ

- “ 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 . 45 lbs. to 50 lbs.; U.S. Sample Grade . 45 lbs. and below):

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026  
Date: 6/17/2025

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

Use HWW, HRW, or SRW  
County: Beaufort (013)

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:

## Special Provisions 2026 and Succeeding Crop Years

Commodity: Wheat (0011)

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

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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 Tables below.

Equipment and procedure used to perform what is generally referred to as a "quick test" for the purpose of determining the applicability of the Falling Number Discount Table, the production is not eligible for any further sprout damage discount in the Defects Discount Table or the Sprout Damage Discount Table above.

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

### Falling Numbers - Durum:

7

Special Provisions  
2026 and Succeeding Crop Years

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: Beaufort (013)

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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 ~ | ææ^ Á~ ææ^ Áææ } áá • Èá áá@ææ^ Áææ^ áá/ Á@ Á! &æ æá/ d | æ ÈÁ [ á~ &æ } Á^ & æá \* áá ÁÜÁ Á! Á! [ ~ ááæ ææ^ Á! á! [ ææ^ Á^ & ææ^ Áá ÁÜÁ Á! Á! falling number.
2. Ö / Á } • [ | áá! [ á~ &æ } Á! Á! [ á~ &æ } Á! | áá/ Á! @ Áææ^ Áææ^ áá ç! ^ • çáá@áá æç Á! á! Á! Á! Áææ^ Áææ^ Áææ^ Áææ^ áá/ Áææ^ Á! Á@ ÁÜÜÁ @ ÁÖÁ á! Á! ÈÁ (unless you elect to delay settlement as specified in the General Statements above).
3. ÖÁ } • [ | áá ÈÁæ^ Áææ^ Áææ^ Áææ^ áá/ Áææ^ Á! Á@ ÁÜÜÁ áá çá^ áá/ Áææ^ Á! @ Á! æ } ^ | Á! Á! Á! | áá/ Á! @ Áææ^ Áææ^ áá ç! ^ • çáá@áá æç Á@ ÁÖÁ á! Á! ÈÁ

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

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## Special Provisions 2026 and Succeeding Crop Years

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County: Beaufort (013)

### Revenue Prot with Harvest Price Exclusion (03)

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

- Q1: [A] [ã & q̃] A @ A [ã ^ A q̃ | ^ ã A] A @ A e { E | A A [ { { ^ | A ã A q̃ | ã ^ A q̃ c 8 ^ } O [A] [ã & q̃] A } c ã q̃ \* A [ { ã q̃ c ã A @ A e | | ] | ã ^ A ã } | ^ A ~ ^ o ã ^ A ã c ã ^ ã A | A A c @ A | [ã & q̃] A } c ã q̃ \* A q̃ | ã ^ A c @ | , ã ^ A & Q | [ã & q̃] A [A] [o ã ^ A ã b • c ã A | A ~ & Q ~ ã ã ^ A ã ã } & ã • A c ã A A ^ & q̃ } A O E A Q | A [ { ã q̃ c ã A } | E ã } | ^ A | A • q̃ \* A { ã ^ A A ã c ã ^ ã A | { A q̃ | ã ^ A

- DFs for Vomitoxin:

9

## Special Provisions 2026 and Succeeding Crop Years

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County: Beaufort (013)

### Revenue Prot with Harvest Price Exclusion (03)

2. If you elect to delay settlement, you must adjust the production of the substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
- If you elect to delay settlement, the DF will be:
    - all insurable quality deficiencies, and that value divided by the 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.
    - 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.
    - 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.
  - If you elect to delay settlement, the DF will be:
    - applicable DFs included in sections A or B2 above.
    - to the applicable DFs included in sections A or B2 above.
    - applicable DFs included in sections A or B3 above.

Aflatoxin Range	DF
0.1 - 100 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below

- 10

## Special Provisions 2026 and Succeeding Crop Years

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County: Beaufort (013)

a. If the producer is not a producer of the insured commodity, the producer will not be adjusted for any quality deficiencies listed in Section C.

i. If the producer is not a producer of the insured commodity, the producer will not be adjusted for any quality deficiencies listed in Section C.

ii. If the producer is not a producer of the insured commodity, the producer will not be adjusted for any quality deficiencies listed in Section C.

b. If the producer is not a producer of the insured commodity, the producer will not be adjusted for any quality deficiencies listed in Section C.

i. If the producer is not a producer of the insured commodity, the producer will not be adjusted for any quality deficiencies listed in Section C.

ii. If the producer is not a producer of the insured commodity, the producer will not be adjusted for any quality deficiencies listed in Section C.

c. If the producer is not a producer of the insured commodity, the producer will not be adjusted for any quality deficiencies listed in Section C.

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.

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- 11

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 0011
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Beaufort (013)

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*	%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.