

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|---------------------------|
| Year: 2026 | Commodity: Canola (0015) | Use All or None [] |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Northampton (131) |

Program Dates for Insurable Types and Practices

| | | | | | |
|---|--|--|--|---|--|
| Sales Closing Date 8/31/2025 | Cancellation Date 8/31/2025 | Earliest Planting Date 8/31/2025 | Final Planting Date 10/25/2025 | End of Late Planting Period Date 10/30/2025 | Acreage Reporting Date 1/15/2026 |
| Premium Billing Date 7/1/2026 | End of Insurance Date 10/31/2026 | Termination Date 8/31/2026 | Contract Change Date 6/30/2026 | Production Reporting Date 10/15/2025 | Insured's Production Reporting Date 10/15/2026 |

| TP | Type | Practice |
|--------|-------------------------------|------------------------------------|
| T/P 01 | Fall Oleic Canola 285 | Non-Irrigated 003 |
| T/P 02 | Fall Oleic Canola 285 | Irrigated 002 |
| T/P 03 | Fall High Erucic Rapeseed 287 | Non-Irrigated 003 |
| T/P 04 | Fall High Erucic Rapeseed 287 | Irrigated 002 |
| T/P 05 | Fall Oleic Canola 285 | Organic(Certified) Non-Irr. 713 |
| T/P 06 | Fall Oleic Canola 285 | Organic(Certified) Irr. 702 |
| T/P 07 | Fall High Erucic Rapeseed 287 | Organic(Certified) Non-Irr. 713 |
| T/P 08 | Fall High Erucic Rapeseed 287 | Organic(Certified) Irr. 702 |
| T/P 09 | Fall Oleic Canola 285 | Organic(Transitional) Non-Irr. 714 |
| T/P 10 | Fall Oleic Canola 285 | Organic(Transitional) Irr. 712 |
| T/P 11 | Fall High Erucic Rapeseed 287 | Organic(Transitional) Non-Irr. 714 |
| T/P 12 | Fall High Erucic Rapeseed 287 | 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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| Year: 2026 | Commodity: Canola (0015) | Use All or Part of AIP |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Northampton (131) |

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.

For insured crop acreage planted during the late planting period, the production guarantee for each acre will be reduced for each day planted after the final planting date by: 3% for the 1st through the 5th day.

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>.

Insurance will not attach to any acreage on which canola, camelina, crambe, field peas, garbanzo beans (chickpeas), lentils, mustard or rapeseed were planted any of the preceding two crop years.

Cultivars of Brassica carinata are eligible for insurance under the Canola and Rapeseed Crop Provisions and are not insurable under the Mustard Crop Provisions; however, Brassica carinata is only insurable by written agreement.

Quality

GENERAL STATEMENTS:

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 the insurance period.

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.

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:

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 the insurance period.

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County: Northampton (131)

a. $\{ \bar{A} \wedge \bar{C} \} \bullet \bar{A} \bar{F} \bar{A} \mid \bar{A} \bar{O} \bar{A} \mid \bar{A} \bar{A} \wedge \bar{C} \mid \bar{A} \bar{C} \bar{A} \mid \bar{E} \bar{A} \bar{O} \bar{O} \bar{A} \mid \bar{A} \bar{A} \wedge \bar{A} \bar{C} \mid \{ \bar{A} \wedge \bar{A} \mid \bar{A} \bar{A} \bar{A} \bar{A} \mid \bar{A} \bar{O} \bar{A} \} \mid \bar{A} \bar{A} \mid \bar{A} \bar{O} \bar{O} \bar{A} \mid \bar{A} \mid \{ \bar{A} \wedge \bar{C} \} \mid \bar{A} \bar{F} \bar{A} \mid \bar{A} \bar{O} \bar{A} \} \bullet \bar{A} \bar{F} \bar{A} \mid \bar{A} \bar{O} \bar{A}$

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. $\{ \bar{A} \wedge \bar{C} \} \mid \bar{A} \bar{O} \bar{F} \bar{A} \mid \bar{A} \bar{O} \bar{A} \mid \bar{A} \bar{A} \wedge \bar{A} \bar{C} \mid \{ \bar{A} \wedge \bar{A} \mid \bar{A} \mid \bar{A} \wedge \bar{C} \} \mid \bar{A} \bar{O} \bar{A} \mid \bar{E} \bar{A} \mid \bar{A} \bar{A} \bar{A} \bar{A} \mid \bar{A} \bar{O} \bar{O} \bar{A} \mid \{ \bar{A} \wedge \bar{C} \} \mid \bar{A} \bar{F} \bar{A} \mid \bar{A} \wedge \bar{C} \} \mid \bar{A} \bar{A} \mid \bar{A} \bar{A} \wedge \bar{A} \bar{C} \mid \bar{A} \wedge \bar{A} \bar{E} \bar{A}$

a. 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.

b. At any time during this delay in settlement, you may request to settle your claim for any unsold production using the applicable DFs.

c. If the production is later sold, we will not recalculate or adjust your claim for indemnity.

d. 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.

e. This option will not apply to any production qualifying under section C3.

Only when it has been determined that the production qualifies for quality adjustment will the provisions in this Quality Adjustment Statement apply, otherwise this SP statement does not supersede the provisions contained in section 14(e) in the Basic Provisions.

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Revenue Prot with Harvest Price Exclusion (03)

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).

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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

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| | |
|--------------|---|
| Damage % | DF |
| 20 and below | None |
| 20.01-25 | See Quality Adjustment Tab for Discount Factors |
| Above 25 | See section B |

SAMPLE GRADE DISCOUNTS:

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DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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1. GA [jaA EAae Aec A@Aa } aaAae A A@AUQEA@AOA aA^A@A { A AaAUQ Aa] jaA^A@A^ A^ A^ AaA insurable quality deficiencies, and that value divided by the local market price.
2. 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).
3. GA) [jaA EAae Aec A@Aa } aaAae A A@AUQEA@aA aa^A@A A@A } A A A A [jaA A@A@AaA c A^ c aA@Aa ac A@AOA aA^A EE

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The sum of all DFs for production containing substances or conditions that are injurious to human or animal health is allowed, in addition to applicable DFs from sections A or B above, except as shown in C3 below.

Any potential loss due to substances or conditions identified by the Food and Drug Administration, other public health organizations of the United States, or a public 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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a. The action or advisory level of the Food and Drug Administration; or

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- DFs for Vomitoxin:

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|------------------|---|
| Vomitoxin Range | DF |
| 0.1 - 0.9 ppm | See Quality Adjustment Tab for Discount Factors |
| 10.1 ppm & above | See C3 below |

2. If the concentration of a substance or condition exceeds the maximum allowable, adjust the production in the following manner:
- a. If on the date of final adjustment for the unit, the production was transported directly from the field to the buyer, or transported directly from the field and put into commercial storage without going into on farm storage, the DF will be:
- i. $\frac{\text{Actual Production} \times (\text{Maximum Allowable Concentration} - \text{Concentration})}{\text{Maximum Allowable Concentration} - \text{Minimum Allowable Concentration}}$

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applicable DFs included in sections A or B3 above.

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Year: 2026
Date: 6/17/2025

Commodity: Canola (0015)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Use HARVEST PRICE EXCLUSION
County: Northampton (131)

On the date of final adjustment for the unit, the following will apply (if such production is Zero Market Value, see Section D):

- a. $\frac{\text{RIV applied by buyer due to all insurable quality deficiencies}}{\text{local market price for production sold to a disinterested third party}}$ or
 - i. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
 - ii. $\frac{\text{RIV applied by buyer due to all insurable quality deficiencies}}{\text{local market price for production sold to a disinterested third party}}$
- b. $\frac{\text{RIV applied by buyer due to all insurable quality deficiencies}}{\text{local market price for production sold to a disinterested third party}}$ will be:
 - i. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
 - ii. $\frac{\text{RIV applied by buyer due to all insurable quality deficiencies}}{\text{local market price for production sold to a disinterested third party}}$
- c. 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,
 - i. The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party; or
 - ii. $\frac{\text{RIV applied by buyer due to all insurable quality deficiencies}}{\text{local market price for production sold to a disinterested third party}}$
- 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,

ZERO MARKET VALUE PRODUCTION

For production listed in sections A, B, or C that we determine has zero market value due to insured quality deficiencies:

1. $\frac{\text{RIV applied by buyer due to all insurable quality deficiencies}}{\text{local market price for production sold to a disinterested third party}}$
2. $\frac{\text{RIV applied by buyer due to all insurable quality deficiencies}}{\text{local market price for production sold to a disinterested third party}}$ and will be adjusted as follows:
 - a. For production in Section A . The pre-established DFs.
 - b. $\frac{\text{RIV applied by buyer due to all insurable quality deficiencies}}{\text{local market price for production sold to a disinterested third party}}$
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. $\frac{\text{RIV applied by buyer due to all insurable quality deficiencies}}{\text{local market price for production sold to a disinterested third party}}$

Special Provisions

2026 and Succeeding Crop Years

| | | |
|-----------------|--|---------------------------|
| Year: 2026 | Commodity: Canola (0015) | Use: 100% |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Northampton (131) |

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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. |