

## Special Provisions 2026 and Succeeding Crop Years

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County: Franklin (041)

## Program Dates for Insurable Types and Practices

**Acreage Reporting  
Date**  
12/15/2025

**Insured's Production Reporting Date**  
11/14/2026

TP	Type	Practice
T/P 1	Winter 016	Non-Irrigated 003
T/P 2	Winter 016	Irrigated 002
T/P 3	Winter 016	Organic(Certified) Non-Irr. 713
T/P 4	Winter 016	Organic(Certified) Irr. 702
T/P 5	Winter 016	Organic(Transitional) Non-Irr. 714
T/P 6	Winter 016	Organic(Transitional) Irr. 712

## General

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on FSA farm number and any other method specified in the Basic Provisions or Crop Provisions except section or section equivalent. To be eligible for the available methods of optional unit division, you must meet all applicable requirements.

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.

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## Premium

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>.

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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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.

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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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For 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

For 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

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County: Franklin (041)

The DF 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:

1. OPTION TO DELAY CLAIM SETTLEMENT:

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Special Provisions
2026 and Succeeding Crop Years

Year: 2026 Commodity: Oats (0016)
Date: 6/17/2025 Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

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
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
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

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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
later than 30 days after the 180th day.

6. ZERO MARKET VALUE

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
market value, except for production fed or used in any other manner.

7. REDUCTION IN VALUE (RIV):

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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Oats (0016)

Use: 100% ~ a a a (00)

Date: 6/17/2025

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

County: Franklin (041)

- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f.  $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$  if  $RIV_{distant} < RIV_{local}$  and  $RIV_{distant} > 0$ 
  - i.  $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$  if  $RIV_{distant} < RIV_{local}$  and  $RIV_{distant} > 0$
  - ii. If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
  - iii. If the RIV can be decreased by conditioning the production, the RIV may be increased by the cost of conditioning provided the resulting RIV does not exceed the RIV before conditioning.
  - iv.  $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$  if  $RIV_{distant} < RIV_{local}$  and  $RIV_{distant} > 0$

### DISCOUNT FACTOR CHARTS

U)  $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$  if  $RIV_{distant} < RIV_{local}$  and  $RIV_{distant} > 0$

### GRADE DISCOUNT:

U)  $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$  if  $RIV_{distant} < RIV_{local}$  and  $RIV_{distant} > 0$

### TEST WEIGHT DISCOUNT:

Discounts for low test weight as follows (U.S. Sample Grade for Test Weight .  $\frac{1}{16}$  lbs. and below):

Test Weight Pounds	DF
27 and above	None
26.99-24	See Quality Adjustment Tab for Discount Factors
Below 24	See section B

### DAMAGE DISCOUNT:

Discounts for percent sound as follows (U.S. Sample Grade for Damage .  $\frac{1}{16}$  and below):

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Year: 2026

Commodity: Oats (0016)

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Date: 6/17/2025

Plan: Yield Protection (01)

County: Franklin (041)

## Revenue Protection (02)

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

Sound Oats %	DF
80 and above	None
79.99-65	See Quality Adjustment Tab for Discount Factors
Below 65	See section B

SPECIAL GRADE DISCOUNTS:

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Ergoty or Thin	See section B
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SAMPLE GRADE DISCOUNTS:

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## ÜÖÖVÖPÁÁ 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 insurable quality deficiencies, and that value divided by the local market price.
2.  $\frac{Q \cdot A}{\left[ \left( \frac{A}{A} \right) + \left( \frac{a}{a} \right) \right] \cdot \left( \frac{A}{A} \right) + \left( \frac{a}{a} \right)} \cdot \left( \frac{A}{A} \right) + \left( \frac{a}{a} \right)$   
(unless you elect to delay settlement as specified in the General Statements above).
3.  $\frac{Q \cdot A}{\left[ \left( \frac{A}{A} \right) + \left( \frac{a}{a} \right) \right] \cdot \left( \frac{A}{A} \right) + \left( \frac{a}{a} \right)} \cdot \left( \frac{A}{A} \right) + \left( \frac{a}{a} \right)$

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

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.

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

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use: HWS (1) and AGD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Franklin (041)

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For production that contains substances or conditions determined to be injurious to human or animal health, when applicable, adjustments will be made for levels of substances or conditions in excess of the amount allowed by the lower of the following:

- a.  $V @ \dot{A} \dot{a} \dot{c} \dot{a} \{ \dot{A} \dot{A} \dot{a} \dot{c} \dot{a} [ \dot{A} \dot{c} \dot{A} \dot{A} @ \dot{A} [ \dot{a} \dot{a} \dot{a} \dot{a} \dot{O} \dot{I} * \dot{A} \dot{c} \{ \dot{a} \dot{a} \dot{c} \dot{a} \} \dot{A} \dot{I}$   
b.  $\dot{O} \dot{c} [ \dot{O} \dot{A} \dot{A} \dot{a} \dot{A} \dot{A} @ \dot{a} \dot{O} \dot{A} \dot{I} * \dot{a} \dot{a} \dot{c} \dot{a} \dot{a} \} \dot{A} \dot{A} @ \dot{A} \dot{M} \dot{a} \dot{A} \dot{A} \dot{O} \dot{c} \dot{A} \dot{A} \dot{I} \dot{A}$   
c. A public health agency of the applicable State in which the insured crop is grown.

For production that will be stored on the farm, or in commercial storage (except for production containing Vomitoxin), the appropriate samples must be obtained prior to

1. For production containing Vomitoxin only (no other Section C deficiencies are present) qualifying under section C and that has a level of 10.0 ppm or less,
- a. 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 insurable quality deficiencies, and that value divided by the local market price.
- b.  $\frac{\text{DF}_{\text{applicable}} \times \text{RIV}_{\text{applicable}}}{\text{DF}_{\text{applicable}} + \text{RIV}_{\text{applicable}}}$  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. Unsold 60 days after the calendar date for the EOIP, fed, utilized in any other manner, or is sold to other than a disinterested third party, 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:



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Year: 2026  
Date: 6/17/2025

Commodity: Oats (0016)  
Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)

Upland Soybean  
County: Franklin (041)

Vomitoxin Range	DF
0.1 - 10.0 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

2. If the level of a substance or condition is less than the maximum allowable, adjust the production in the following manner.
  - a. If the level of a substance or condition is less than the maximum allowable, and the production is put into commercial storage without going into on farm storage, the DF will be:
    - i. For production sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the sum of all RIVs applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
    - ii. If the level of a substance or condition is less than the maximum allowable, and the production is put into commercial storage without going into on farm storage, the DF will be: 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. If the level of a substance or condition is less than the maximum allowable, and the production is put into commercial storage without going into on farm storage, the DF will be: 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.
    - 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, added to the applicable DFs included in sections A, or B2 above.
  - b. If on the date of final adjustment for the unit, the unsold production is in on-farm storage, is in commercial storage but was not transported directly from the 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. If the level of a substance or condition is less than the maximum allowable, and the production is put into commercial storage without going into on farm storage, the DF will be: 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.
    - ii. If the level of a substance or condition is less than the maximum allowable, and the production is put into commercial storage without going into on farm storage, the DF will be: 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. If the level of a substance or condition is less than the maximum allowable, and the production is put into commercial storage without going into on farm storage, the DF will be: C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:



## Special Provisions 2026 and Succeeding Crop Years

Year: 2026  
Date: 6/17/2025

Commodity: Oats (0016)  
Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)

Use of Funds: 0000  
County: Franklin (041)

Aflatoxin Range	DF
0.0 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 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 or Vomitoxin is not acceptable to us, the production will not be adjusted for any quality deficiencies listed in Section C.
- i. If the production is sold, fed, or utilized in any other manner, the production will not be adjusted for any quality deficiencies listed in Section C.
- ii. If the production is not sold, fed, or utilized in any other manner, the production will not be adjusted for any quality deficiencies listed in Section C.
- b. If the production is not sold, fed, or utilized in any other manner, the production will not be adjusted for any quality deficiencies listed in Section C.
- i. If the production is sold, fed, or utilized in any other manner, the production will not be adjusted for any quality deficiencies listed in Section C.
- ii. If the production is not sold, fed, or utilized in any other manner, the production will not be adjusted for any quality deficiencies listed in Section C.
- c. If the production is not sold, fed, or utilized in any other manner, the production 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 insurance period, such production will not be adjusted for any deficiencies listed in Section C.

### ZERO MARKET VALUE PRODUCTION

If the level of Aflatoxin or Vomitoxin is not acceptable to us, the production will not be adjusted for any quality deficiencies listed in Section C.

- If the production is sold, fed, or utilized in any other manner, the production will not be adjusted for any quality deficiencies listed in Section C.
- If the production is not sold, fed, or utilized in any other manner, the production will not be adjusted for any quality deficiencies listed in Section C.

## Special Provisions 2026 and Succeeding Crop Years

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County: Franklin (041)

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\*\*\*\*\* %Insold+Ä Grain that does not meet the definition of %sold. +Ä