

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use All or None or AFD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lauderdale (077)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date 9/30/2025	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 9/30/2026	Contract Change Date 6/30/2026	Production Reporting Date 11/14/2025	Insured's Production Reporting Date 11/14/2026

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

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.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use: 0001a4 - AFD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lauderdale (077)

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.

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:

V@Á[||[, ā*Á^&ā}•Á} | Á} | Á Á} | |ā^āÁ | [ā &ā } Á | Á@ Á • | ^āÁ |] È

V@Á~ ā Áāb•ā ^} āāā | Á | Áā Áāāā ā • Á@ Á { Á Á@ Á } | āā | Áā & ~ } āāā | • Áāāā | ^••^āÁ | , Áā Á@ ^ Á | āā Áāāā ā • ÁV@ Á { Á Áā Áā } | āā | Áā Áā āā Áā āāā Áāāā } | Á@ Á āā āāb•ā ^} āāā | • Á | } āā ^ā@ | ^ā Áā ^ Á } • āā ^āā Áā ^ā { ā ā * Á | [ā &ā } Á Á | } āā [Á @ | Á āā Áāb•ā ^} āāā | • Áā ^ Á } • āā ^āā Áā ^ā { ā ā * Á | [ā &ā } Á Á | } āā

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 Á &ā } • Á | Áā ā [āā āā

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,

Special Provisions 2026 and Succeeding Crop Years

Ùæ^kMOTææ æGFD

County: Lauderdale (077)

Special Provisions 2026 and Succeeding Crop Years

Ùæ^kMOTææ æGFD

County: Lauderdale (077)

ΗΕΘΥΝΟΡΨΟΨΑΙΟΑΤ ΟΑΥΑΡΕΨΧΟΨΝ

If we 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^!oCg^ A eAae • Acce^!A@OUUEQA [^ocg^•o@&[]] A q^!A^ A eAae • Acce^!A@&[]] aaAae^!A^!A@OUUEQ [^!Baa^ A q!A^A^c^A^A^ A
ae&[] iaa^ &A^ ac^A^&q^ } •OEÖE^!OAc^!Aq^ | Baa^!A^ | ^••A^ [^!A^&aA^ A^!ae^A^c^A^ ^ } o^!A^ [^!Baa^ Eä A @Böee^EÄ^!A^ Fäa^ c^!EQA [^!A^!A^ } ae^!A^ Acoc^•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
, q!A^A^•A^EQA@A^! [ä^&q^ } A^! [o^! [äA^ ac^!A^ A eAae^!A^!A^EQA A q!A^A^c^A^A^A^•q^*A@&[]] Baa^!A^!E^•ca!A^ @ä!ÖEY [^!~•o{ } | ^!Aq^ A^!a { aaA
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
ococ^•EQA [^!A^! [ä^&q^ } A^! aaA^•A^ } a^!A^&q^ } ÖHE [^!Baa^ A q!A^A^c^A^A^A^! ^8aa^A^ A^&q^ } ÖHE

[illegible][illegible]

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

Special Provisions 2026 and Succeeding Crop Years

Ùæ^kMOTææ æGFD

County: Lauderdale (077)

7. REDUCTION IN VALUE (RIV):

ÜÖ×Á ~ •Á^Á^æ [] æ| ^Ë • æËæ| á& •ç { æ ^Ë [ÄÖÁ ä|Á^Á æ^Á|Á&^] ç^Á^Á •Á/Á^Á ^Áç K

- 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. If a higher 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.
 - 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. The RIV and local market price* are determined on the date such quality adjusted production is sold to a disinterested third party.

SECTION A - DISCOUNT FACTOR CHARTS

U | Á@ÁæÁ'Ááá] ^8c| Á'| Á@Á' áã@Áä&~' °æç| •Áæ^Áæ^c{| á^ÁÁ•á' Á@Á||I. á* & @ • ÉÖQö@ ÖÖÄf| Áæ^Á) ^Á' æá á* Áç^|Á Áæ^á} & ÁÁ[ó
• @ } Á' Á@ & @ • Á Á@ Á^8c| Éö@ Áæ^c{| á^ÁáÖÖÁ•á* Á^8c| ÁÁ| ÖÁé Áá| Áæ^Á

GRADE DISCOUNT:

Ôæ [|æ á|á^áã&[^ } ¸áÁ[|Á|æ^Áæ Á ^8ããáÁ Á@ÁÛ~ æã ÁÖäb•ç ^} ºÁæÁ[} ææ ^áÁ Á@ÁÖÈ

DAMAGE DISCOUNT:

Öä & ~ } • Á ! Á c & • • ã ^ Á ^ ! } ^ ! Á æ æ ^ Á c & ~ ä ä * Á @ æ Á æ æ ^ Á æ Á || , • Á V È Û æ | ^ Á ï æ Á ! Ö æ æ ^ Á Á Ç È Á and above):

Special Provisions 2026 and Succeeding Crop Years

Ùæ^kMOTææ æGFD

County: Lauderdale (077)

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

SAMPLE GRADE DISCOUNTS:

Öä &[^ } • Á[| Áæ] | ^ Á | æ ^ Á æ [| • Á æ ^ Á [} æ ^ á Á Á @ Á Ů æ Ć Á Ć ä • ċ ^ } • Á æ á Á @ Á Ć È

ÜÖÖVÜPÁÁÁ DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

ÖÖ Ä & § ~ ä ä a / Ä Ä & § } ÖÖ ä Ä [ö ~ ä ä Ä [ä & § } Ä ^ ö ~ Ä ~ ä { ^ } ö Ä } ä ^ / Ä ö Ä & § } ÖÖ [Ä [[ä & § } Ä ö ö ö Ä ^ } ^ / Ä æ æ ^ Ä [ç ^ Ä Ä ^ / &) ö } Ä ö Ä æ Ä Ä ä ä Ä ^ } ^ & § } Ä / Ä ö Ä } ä ä ö ~ ö [[ä & § } Ä ö ö Ä [] , ä * Ä æ } ^ / Ä

1. $\frac{Q_A \cdot [I_{A^+} - I_{A^-}] + C_A \cdot Q_A}{Q_A \cdot [I_{A^+} - I_{A^-}] + C_A \cdot Q_A}$ 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. $\frac{Q_A \cdot [I_{A^+} - I_{A^-}] + C_A \cdot Q_A}{Q_A \cdot [I_{A^+} - I_{A^-}] + C_A \cdot Q_A}$

ÙÒÔÑÐÞÐÂÔÄÛÑÒÙÑÔÐÔÔÚÁÛÂÔÞÖÑÐÞÚÁ/ÐÔÄ/ÔÖÔÁÐÑÛÑÑÚÁ/ÚÁÐWTÔÞÁÛÂÔÞQÔŠÐÔÖŠVP

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

[illegible]

Special Provisions 2026 and Succeeding Crop Years

Ùæ^kMOTææ æGFD

County: Lauderdale (077)

a. The action or advisory level of the Food and Drug Administration; or

b. [@!Á ~ à|BÁ@ apQÍ!* ə ā ææ } Á Á@ÁV̄ ā^ÀUæ^•LÁ!Á

c. QZ~à|BÁ@ apQÍe ^} & Á Á@Áæ | BæI^ÀUæ^Á Á @QO@Á ~!^ā&![] /ÁÁ![,] È

1. If the Seller's obligations under the contract are terminated or suspended by reason of force majeure, the Buyer shall pay to the Seller the amount of the purchase price less the amount of the proceeds from the sale of the goods, if such proceeds are realized, plus interest at the rate of _____ per annum.

a. The amount of the purchase price less the amount of the proceeds from the sale of the goods, if such proceeds are realized, plus interest at the rate of _____ per annum.

b. 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. 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.

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

7

Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025

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

Use of Insurance: ACPD
County: Lauderdale (077)

all insurable quality deficiencies, and that value divided by the local market price.

- ii. $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
 - iii. $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
 - iv. $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A, or B2 above.}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A, or B2 above.}}$
 - 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, $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
- b. $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
- i. $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
 - ii. $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$
 - iii. $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B3 above.}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B3 above.}}$

DFs for Aflatoxin:

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

Á

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 $\frac{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}{\text{C2b (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A or B2}}$

Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025

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

Use of Revenue Protection
County: Lauderdale (077)

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

- a. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
 - 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. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
- b. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$ 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. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
- c. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
 - 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. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
- 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, $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$

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. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
2. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$ and will be adjusted as follows:
 - a. For production in Section A . The pre-established DFs.
 - b. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. $\frac{RIV}{\text{Local Market Price}} \times \text{Quality Deficiency} \times \text{Production}$

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use: 0001a4 a4FD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Lauderdale (077)

*	%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.