

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or None [ <input type="checkbox"/> ]
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Grant (051)

### 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> 10/15/2025	<b>End of Late Planting Period Date</b> 11/9/2025	<b>Acreage Reporting Date</b> 11/15/2025
<b>Premium Billing Date</b> 8/15/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 11/30/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 11/15/2025	<b>Insured's Production Reporting Date</b> 11/15/2026

TP	Type	Practice
T/P 03	Winter 011	Non-Irrigated 003
T/P 05	Winter 011	Irrigated 002
T/P 09	Winter 011	Organic(Certified) Non-Irr. 713
T/P 11	Winter 011	Organic(Certified) Irr. 702
T/P 15	Winter 011	Organic(Transitional) Non-Irr. 714
T/P 17	Winter 011	Organic(Transitional) Irr. 712

<b>Sales Closing Date</b> 3/15/2026	<b>Cancellation Date</b> 9/30/2025	<b>Earliest Planting Date</b> 3/26/2026	<b>Final Planting Date</b> 5/15/2026	<b>End of Late Planting Period Date</b> 6/9/2026	<b>Acreage Reporting Date</b> 7/15/2026
<b>Premium Billing Date</b> 8/15/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 11/30/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 11/15/2025	<b>Insured's Production Reporting Date</b> 11/15/2026

TP	Type	Practice
T/P 01	Durum (Spring) 018	Non-Irrigated 003
T/P 02	Durum (Spring) 018	Irrigated 002
T/P 04	Spring 012	Non-Irrigated 003
T/P 06	Spring 012	Irrigated 002

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Grant (051)

TP	Type	Practice
T/P 07	Durum (Spring) 018	Organic(Certified) Non-Irr. 713
T/P 08	Durum (Spring) 018	Organic(Certified) Irr. 702
T/P 10	Spring 012	Organic(Certified) Non-Irr. 713
T/P 12	Spring 012	Organic(Certified) Irr. 702
T/P 13	Durum (Spring) 018	Organic(Transitional) Non-Irr. 714
T/P 14	Durum (Spring) 018	Organic(Transitional) Irr. 712
T/P 16	Spring 012	Organic(Transitional) Non-Irr. 714
T/P 18	Spring 012	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.

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.

### Date

In lieu of section 5 (Cancellation and Termination Dates) of the Small Grains Crop Provisions, the Cancellation Date will be September 30 and the Termination Date will be November 30.

### 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.

## Special Provisions 2026 and Succeeding Crop Years

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County: Grant (051)

## Quality

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Ú[ ã &ç ] Áqualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under Ú^&ç } • ÁÖÄ ! ÁÖÄ~ ç [ çä[ çÖÄ

Q 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

V@ÄF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in

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## Special Provisions 2026 and Succeeding Crop Years

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Commodity: Wheat (0011)

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Date: 6/17/2025

Plan: Yield Protection (01)

County: Grant (051)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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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.
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- ÖFä^ Ä^ Ä^ |ä \* Ä@Ä^|æ Ä^ Ä^c| ^ } FÄ [ ^ Ä æÄ^ ^ • cÄ Ä^c|Ä^ | ^ |Äää Ä |Ä^ ^ Ä } • [ |äÄ | [ ä^ &cl } Ä • q^ Ä@Ä^ | Äää^ÄÖ • È
- 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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### 2. SECTION 14(e) OF THE BASIC PROVISIONS

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### 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).

QÄ 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 { ^ • cÄ^Ä^Ä^ } Ä | cÄ^|Ä@Ä Ä Äää • Äää^|Ä@ÄÖÜÈQÄ [ ^ Äää^ • cÄ@Ä | [ ] Ä | q | Ä Ä Äää • Äää^|Ä@Ä^ } äääÄ^ Ä | Ä@ÄÖÜÈÄ [ ^ |Äää Ä q|Ä^Ä^c|ä^ä Ä äää |äÄ & Ä äÄ^&cl } • ÖFÖÄ | ÖÄ ÄÄ ] | Äää^Ä } | ^ • Ä [ ^ Ä^&c^äÄ Ä^|æ Ä^c| ^ ^ } cÄ Ä [ ^ |Äää FÄ Ä @Ä@Ä^Ä^Ä^|Ä FÄÄ [ c^ÄQÄ [ ^ Ä^|Ä^ } äÄ^|Ä Äää^ • cÄ

## Special Provisions 2026 and Succeeding Crop Years

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County: Grant (051)

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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)	U.S. Grade: No. 5
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Grant (051)

- 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. ~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
- iii. ~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~ exceed the RIV before conditioning.
- iv. ~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~

### SECTION A - DISCOUNT FACTOR CHARTS

~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~

~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~

### GRADE DISCOUNT:

~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~

- " 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:

~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~ Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . ~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~ 60 lbs. to 50 lbs.; U.S. Sample Grade . ~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~ 50 lbs. and below):

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use HWW or HRW or SRW
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Grant (051)

Test Weight Pounds	DF
50 and above	None
49.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

GRW @ 50 lbs. and above: 100% of P&A; 49.99-44: 100% of P&A; Below 44: 100% of P&A; U.S. Sample Grade . 100% of P&A; 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:

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

SRW, HRW, and HWW 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

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

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. Grade: No. 1 Hard
County: Grant (051)

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

When the producer uses the Falling Number 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.

Table with 2 columns: Sprout Damage Percent, DF. Rows: 10 and below (None), 10.01 - 15.0 (See Quality Adjustment Tab for Discount Factors), Above 15.0 (See Section B).

FALLING NUMBER DISCOUNTS:

When a producer uses 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.

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:

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

Table with 2 columns: Falling Number Range, DF. Rows: 299-200 (See Quality Adjustment Tab for Discount Factors), Below 200 (See Section B).

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Falling Numbers - Durum:

Table with 2 columns: Falling Numbers Range, DF. Rows: 299-200 (See Quality Adjustment Tab for Discount Factors), Below 200 (See Section B).



## Special Provisions 2026 and Succeeding Crop Years

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County: Grant (051)

SPECIAL GRADE DISCOUNTS:

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

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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Farm Income Stabilization Act (FISMA)

Date: 6/17/2025

Plan: Yield Protection (01)

County: Grant (051)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

For any acreage that is damaged by flood, the producer shall not be required to adjust the production for any quality deficiencies listed in Section C. 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:

- Vomitoxin range of 10.1 ppm and above.
- DF of 0.1% or less.
- DF of 0.1% or less.

For any acreage that is damaged by flood, the producer shall not be required to adjust the production for any quality deficiencies listed in Section C. 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.

- For any acreage that is damaged by flood, the producer shall not be required to adjust the production for any quality deficiencies listed in Section C. 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.
- 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 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.
  - For any acreage that is damaged by flood, the producer shall not be required to adjust the production for any quality deficiencies listed in Section C. 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.

DFs for Vomitoxin:

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

## Special Provisions 2026 and Succeeding Crop Years

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County: Grant (051)

- DFs for Aflatoxin:

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

## Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Farm Income Stabilization Act of 2018

Date: 6/17/2025

Plan: Yield Protection (01)

County: Grant (051)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- i. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- ii. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- b. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- i. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- ii. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- c. If the level of loss is less than the level of loss allowed, the claim will 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.

### SECTION D - ZERO MARKET VALUE PRODUCTION

If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.

1. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
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. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
  - b. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
  - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.

## Special Provisions 2026 and Succeeding Crop Years

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County: Grant (051)

	%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-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.