

Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All or a Portion of Acreage
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: St Croix (109)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 10/10/2025	End of Late Planting Period Date 10/25/2025	Acreage Reporting Date 11/15/2025
Premium Billing Date 8/15/2026	End of Insurance Date 10/31/2026	Termination Date 11/30/2026	Contract Change Date 6/30/2026	Production Reporting Date 11/15/2025	Insured's Production Reporting Date 11/15/2026

TP	Type	Practice
T/P 01	Winter 011 *4	Non-Irrigated 003
T/P 03	Winter 011 *4	Irrigated 002
T/P 05	Winter 011 *4	Organic(Certified) Non-Irr. 713
T/P 07	Winter 011 *4	Organic(Certified) Irr. 702
T/P 09	Winter 011 *4	Organic(Transitional) Non-Irr. 714
T/P 11	Winter 011 *4	Organic(Transitional) Irr. 712

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

TP	Type	Practice
T/P 02	Spring 012	Non-Irrigated 003
T/P 04	Spring 012	Irrigated 002
T/P 06	Spring 012	Organic(Certified) Non-Irr. 713
T/P 08	Spring 012	Organic(Certified) Irr. 702

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2026 and Succeeding Crop Years

Year: 2026 Commodity: Wheat (0011) Use: 100Y 2 & 3 • 3 1 D
Date: 6/17/2025 Plan: Yield Protection (01) County: St Croix (109)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Table with 3 columns: TP, Type, Practice. Rows include T/P 10 (Spring 012, Organic(Transitional) Non-Irr. 714) and T/P 12 (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

*4 In lieu of the definition of late planting period in section 1 of the Basic Provisions, for fall planted wheat (not covered by a winter coverage endorsement), 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.
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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V@A ~ a a A b • d ^ } a a d | A O D A F E E A a ~ A @ A { A A @ A } | a a ^ A O a & [~ } a a d | • A O D A c | ^ • ^ a A [], A a A @ ^ E | a a ^ A a a a • E A V @ A ~ { A A a | a } | a a ^ A O A a | A A a a A F E E A } | A @ A ~ a a A b • d ^ } a a d | • A [} a a ^ A @ | ^ a A a A } • a ^ | ^ a A A ^ c | { a a * A | : a ~ &[} A | A [~ } E A | A @ | A ~ a a A
adjustment factors are considered in determining production to count.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Unit: 100% of 100 bushels

Date: 6/17/2025

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

County: St Croix (109)

For any 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 AIP (other than zero) to determine net production to count.

For any 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 AIP (other than zero) to determine net production to count.

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 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.

Any 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 accordance with the AIP (other than zero) to determine net production to count.

- 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 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.
- 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 any production qualifying under section B or C (except for 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.

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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.
- 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 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 any production qualifying under section B or C (except for 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.

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County: St Croix (109)

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	County: St Croix (109)
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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 sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

6. ZERO MARKET VALUE

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 sold to other than a disinterested third party, fed, utilized in any other manner.

7. REDUCTION IN VALUE (RIV):

Any costs associated with normal harvesting, handling, and marketing of your production.

- 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. RIVs cannot be used in combination with chart DFs.
 - ii. If the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. If the RIV before conditioning exceeds the RIV before conditioning.
 - iv. If the RIV before conditioning exceeds the RIV before conditioning.

SECTION A - DISCOUNT FACTOR CHARTS

U) Any costs associated with normal harvesting, handling, and marketing of your production.

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	U.S. Farm Income
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: St Croix (109)

Test Weight Pounds	DF
50.99-44	None
Below 44	See Quality Adjustment Tab for Discount Factors
	See Section B

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

SWW, HRS, and DUM 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

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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.

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Year: 2026
Date: 6/17/2025
Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
Use: 100%
County: St Croix (109)

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

FALLING NUMBER DISCOUNTS:

Equipment and procedure used to perform what is generally referred to as a "quick test" or a "falling number test" shall be used. 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 include 299-200 (See Quality Adjustment Tab for Discount Factors) and Below 200 (See Section B).

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Falling Numbers - Durum:

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

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SPECIAL GRADE DISCOUNTS:

Use of the following special grade discounts shall be allowed for wheat meeting the following requirements:

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

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

- a. V@A@a|Ä|Aaça[|^Äc^|Ä-Ä[äÄ]äÄi*Ä{äädää}|LÄ|
 b. O[c@|Ä~à|BÄ@äOÄ|^ä äää}|Ä-Ä@ÄM Ä~äÄüce•LÄ|Ä
 c. OÄ~à|BÄ@äOÄ^&Ä-Ä@Ä]|Bae~Äüce^Ä B @BÄ@Ä~|^ä@s[]ÄÄ|[,]È

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DFs for Vomitoxin:

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

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Year: 2026	Commodity: Wheat (0011)	Use: MY & } • A Q ID
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: St Croix (109)

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DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 - 1.0 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

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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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1. V@ÄÖÁ â|Á^FÈÉ/Á~&@|[: ä &ç} Å Å^•c[^^âÁ ÁÁ æ}^!Á&&^ çæ| ^Á Á•ËÄ

a. $\emptyset \mid \dot{A} \mid \{ \dot{a} \ \& \dot{c} \} \mid \dot{A} \mid \dot{A} \wedge \& \dot{c} \} \mid \dot{A} \mid \dot{A}$ the pre-established DFs.

b. $\emptyset \mid \dot{A} \mid [\dot{a} \vee \& \dot{c}] \mid \dot{A} \wedge \dot{A} \wedge \& \dot{c} \mid \dot{A} \dot{O} \dot{A} \dot{A} \dot{I} \in \in \dot{E}$

c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.

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Special Provisions

2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 100Y 3 & } • 3 A Ć D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: St Croix (109)

*	%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.+A