

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Oats (0016)	Use All or None
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Holmes (059)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 11/30/2025	End of Late Planting Period Date 12/5/2025	Acreage Reporting Date 1/15/2026
Premium Billing Date 7/1/2026	End of Insurance Date 7/31/2026	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 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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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>.

GENERAL STATEMENTS:

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Year: 2026	Commodity: Oats (0016)	Unit: 1000 bushels
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Holmes (059)

- a. Sections C1 or C2 and Section A below, the DF will be determined by adding the applicable DFs from Section A to the applicable DFs from Sections C1 or C2.
- b. $\frac{Yield}{Yield} \times \frac{Price}{Price} = \frac{Yield}{Yield} \times \frac{Price}{Price}$
- c. $\frac{Yield}{Yield} \times \frac{Price}{Price} = \frac{Yield}{Yield} \times \frac{Price}{Price}$

1. OPTION TO DELAY CLAIM SETTLEMENT:

- a. 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 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. If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless $\frac{Yield}{Yield} \times \frac{Price}{Price} = \frac{Yield}{Yield} \times \frac{Price}{Price}$
- c. $\frac{Yield}{Yield} \times \frac{Price}{Price} = \frac{Yield}{Yield} \times \frac{Price}{Price}$
- d. 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.
- e. If the production is later sold, we will not recalculate or adjust your claim for indemnity.
- f. $\frac{Yield}{Yield} \times \frac{Price}{Price} = \frac{Yield}{Yield} \times \frac{Price}{Price}$
- g. $\frac{Yield}{Yield} \times \frac{Price}{Price} = \frac{Yield}{Yield} \times \frac{Price}{Price}$

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.

UNLESS THE AIP GRANTS AN EXTENSION TO HARVEST AS SPECIFIED BELOW, THE SAMPLES OF PRODUCTION USED TO DETERMINE INSURABLE QUALITY DEFICIENCIES UNDER SECTIONS A, B, AND C

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

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Revenue Prot with Harvest Price Exclusion (03)

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5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

- Damage due to uninsured causes;
- Drying;
- Handling;

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- ## UNIVERSITY OF ALABAMA DISCOUNT FACTOR CHARTS

Discounts for low test weight as follows (U.S. Sample Grade for Test Weight . 45 Abs. 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

Discounts for percent sound as follows (U.S. Sample Grade for Damage . A J E J A A and below):

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Holmes (059)

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:

Other than the following, the DF for the following grades of oats shall 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.

Ergoty or Thin	See section B
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SAMPLE GRADE DISCOUNTS:

Other than the following, the DF for the following grades of oats shall 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.

DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

Other than the following, the DF for the following grades of oats shall 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.

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. The DF for the following grades of oats shall 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, unless you elect to delay settlement as specified in the General Statements above.
3. The DF for the following grades of oats shall 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.

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.

Other than the following, the DF for the following grades of oats shall 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.

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2. If you elect to apply a level less than the maximum allowable, adjust the production in the following manner.
- If you elect to apply a level less than the maximum allowable, adjust the production in the following manner.
 - 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.
 - If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B2 above.
 - If 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 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.
 - 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.
 - 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:
 - If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B2 above.
 - If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B2 above.
 - If you elect to delay settlement as specified in the General Statements above, added to the applicable DFs included in sections A or B3 above.

Aflatoxin Range	DF
0.1 - 1.0 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Holmes (059)

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 claimant is a producer, the claimant must provide the following information:
 - i. A statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party; or
 - ii. A statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party, and a statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party.
 - b. If the claimant is a producer, the claimant must provide the following information:
 - i. A statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party, and a statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party.
 - ii. A statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party, and a statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party.
 - c. If the claimant is a producer, the claimant must provide the following information:
 - i. A statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party, and a statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party.
 - ii. A statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party, and a statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the 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, such production will not be adjusted for any deficiencies listed in Section C.

ZERO MARKET VALUE PRODUCTION

If the claimant is a producer, the claimant must provide the following information:

1. A statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party.
2. A statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party, and a statement of the claimant's name, address, and telephone number, and the name, address, and telephone number of the disinterested third party.
 - a. For production in Section A, the pre-established DFs.
 - b. If the claimant is a producer, the claimant must provide the following information:
 - 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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	%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.