

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Canola (0015)	Use All or None []
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Dillon (033)

Program Dates for Insurable Types and Practices

Sales Closing Date 8/31/2025	Cancellation Date 8/31/2025	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 8/31/2026	Contract Change Date 6/30/2026	Production Reporting Date 10/15/2025	Insured's Production Reporting Date 10/15/2026

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

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.

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Year: 2026

Commodity: Canola (0015)

Underwritten by: Farmers Group, Inc.

Date: 6/17/2025

Plan: Yield Protection (01)

County: Dillon (033)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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.

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 provisions below.

a. If the production is later sold, we will not recalculate or adjust your claim for indemnity.

- 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.
- If the production is later sold, we will not recalculate or adjust your claim for indemnity.

1. OPTION TO DELAY CLAIM SETTLEMENT:

- 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.
- At any time during this delay in settlement, you may request to settle your claim for any unsold production using the applicable DFs.
- If the time to harvest has been extended as stated below, this option will not apply beyond 60 days after the calendar date for the EOIP.
- This option will not apply to any production qualifying under section C3.

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.

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County: Dillon (033)

ΗΕΘΥΝΟΡΨΟΠΒΑΙΟΑΓ ΟΑΥΑΡΕΨΧΟΨΝ

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 this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of insurance period (EOIP).

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 { ~ 0 5 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 } a s s e s s m e n t s m u s t b e c o m p l e t e d w i t h i n 60 d a y s a f t e r t h e E O I P . I f y o u a r e p r e v e n t e d f r o m h a r v e s t i n g y o u r c r o p u n t i l A F T E R 60 d a y s a f t e r t h e c a l e n d a r d a t e f o r t h e E O I P , a n d y o u r p r o d u c t i o n q u a l i f i e s f o r q u a l i t y a d j u s t m e n t u n d e r s e c t i o n s B 1 , C 1 a o r C 2 a i , y o u w i l l b e a l l o w e d 30 d a y s a f t e r h a r v e s t t o m a r k e t y o u r g r a i n a n d r e c e i v e a n R I V u n l e s s t h e p r o d u c t i o n q u a l i f i e s s o l e l y u n d e r S e c t i o n A , i n w h i c h c a s e , o n l y t h e D F (s) i n S e c t i o n A , c l a i m f o r i n d e m n i t y n o t l a t e r t h a n t h e e a r l i e r o f 60 d a y s a f t e r h a r v e s t , o r 60 d a y s a f t e r t h e d a t e w e d e t e r m i n e t h e c r o p c o u l d h a v e b e e n h a r v e s t e d a n d y o u d i d n o t h a r v e s t .

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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

7. REDUCTION IN VALUE (RIV):

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County: Dillon (033)

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Canola (0015)

County: Dillon (033)

Date: 6/17/2025

Plan: Yield Protection (01)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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

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

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

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:

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

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

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

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:

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

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

a. If on the date of final adjustment for the unit, the production was transported directly from the field to the buyer, or transported directly from the field and put into commercial storage without going into on farm storage, the DF will be:

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

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Year: 2026
Date: 6/17/2025

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

Upland Soybean (0000) or Soybean (0001)
County: Dillon (033)

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
0.0 - 300.1 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below

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

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

Unit: 1000 bushels
County: Dillon (033)

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

- a. 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. 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
- b. 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. 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
- c. 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,
 - ii. 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
- 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,

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. 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
2. 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
 - a. For production in Section A . The pre-established DFs.
 - b. 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
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. 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

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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.