

Special Provisions of Insurance
2021 and Succeeding Crop Years

Year: 2021	Commodity: Wheat (0011)	State: Montana (30)
Date: 6/29/2020	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Carbon (009)

Program Dates for Insurable Types and Practices

Sales Closing Date 3/15/2021	Earliest Planting Date 3/26/2021	Final Planting Date 5/20/2021	End of Late Planting Period Date 6/14/2021	Acreage Reporting Date 7/15/2021	Premium Billing Date 8/15/2021
--	--	---	--	--	--

TP	Type	Practice
T/P 01	Khorasan 009 *7	Summerfallow 005 *4 *6
T/P 03	Spring 012 *7	Summerfallow 005 *4 *6
T/P 05	Spring 012 *7	Continuous Cropping 004 *3 *6
T/P 07	Spring 012 *7	Irrigated 002
T/P 08	Khorasan 009 *7	Summerfallow(OC) 717 *4 *6
T/P 10	Spring 012 *7	Summerfallow(OC) 717 *4 *6
T/P 12	Spring 012 *7	Continuous Cropping(OC) 715 *3 *6
T/P 14	Spring 012 *7	Organic(Certified) Irr. 702
T/P 15	Khorasan 009 *7	Summerfallow(OT) 718 *4 *6
T/P 17	Spring 012 *7	Summerfallow(OT) 718 *4 *6
T/P 19	Spring 012 *7	Continuous Cropping(OT) 716 *3 *6
T/P 21	Spring 012 *7	Organic(Transitional) Irr. 712

Sales Closing Date 9/30/2020	Earliest Planting Date	Final Planting Date 11/15/2020	End of Late Planting Period Date 12/10/2020	Acreage Reporting Date 11/15/2020	Premium Billing Date 8/15/2021
--	-------------------------------	--	---	---	--

TP	Type	Practice
T/P 02	Winter 011 *5	Summerfallow 005 *4 *6
T/P 04	Winter 011 *5	Continuous Cropping 004 *3 *6
T/P 06	Winter 011 *5	Irrigated 002

Special Provisions of Insurance 2021 and Succeeding Crop Years

Year: 2021	Commodity: Wheat (0011)	State: Montana (30)
Date: 6/29/2020	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Carbon (009)

- iii. Failed and was terminated on or before June 15, and any later plant growth was controlled by mechanical or chemical means.
2. Cover Crop Exception: Acreage will qualify for the summerfallow practice in the current crop year if a cover crop was planted during the preceding crop year, provided the cover crop was:
 - i. Not hayed, grazed or otherwise harvested; and
 - ii. Terminated according to the NRCS Cover Crop Termination Guidelines and any later plant growth was controlled by mechanical or chemical means.

Date

*5 Acreage insured under the winter coverage endorsement will have a final planting date of October 31. The winter coverage endorsement is not applicable to winter wheat acreage initially planted after October 31. Acreage insured under the winter coverage endorsement will have an acreage reporting date of November 15.

Insurance Availability

*6 Any acreage in this county without a rate or designated as uninsurable or unclassified on the actuarial map will be insurable only by written agreement, unless such acreage is otherwise classified in the actuarial documents. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.

*7 In order for acreage to be physically available for planting in accordance of section 17(f)(8) of the Basic Provisions, the acreage must:

1. Be free of trees, rocky outcroppings, or other factors that prevent proper and timely preparation of the seedbed for planting and harvest of the crop in the crop year;
2. Not be enrolled in CRP;
3. Not be planted to a perennial crop (i.e., trees or vines either planted on the acreage, or not removed from the acreage in a proper or timely manner, thus preventing the timely planting of a crop for the crop year);
4. Not have pasture, rangeland or forage in place (refer to section 17(f)(6) of the Basic Provisions);
5. In at least one of the four most recent crop years immediately preceding the current insured crop year, have been planted to a crop:
 - a. Using recognized good farming practices;
 - b. Insured under the authority of the Federal Crop Insurance Act (Act); and
 - c. That was harvested, or, if not harvested, was adjusted for claim purposes under the authority of the Act due to an insured cause of loss (other than a cause of loss related to flood or excess moisture).

Once any acreage does not satisfy the criteria set-forth within 5 (a)(b) and (c) in one of the four most recent crop years immediately preceding the insured crop year, such acreage will be considered physically unavailable for planting until the acreage has been planted to a crop in accordance with (a)(b) and (c) above for two consecutive crop years.

Special Provisions of Insurance 2021 and Succeeding Crop Years

Year: 2021	Commodity: Wheat (0011)	State: Montana (30)
Date: 6/29/2020	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Carbon (009)

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.

In accordance with section 9(a)(1)(iv) in the Common Crop Insurance Policy Basic Provisions (Basic Provisions), acreage that has not been planted and harvested or insured (including insured acreage that was prevented from being planted) in at least one of the three previous crop years or acreage where the only crop that has been planted and harvested in one of the three previous crop years was a cover, hay, or forage crop (hereinafter referred to as new breaking acreage) is insurable at 80 percent of the applicable published county T-Yield in the actuarial documents without a written agreement if all of the following requirements 1 through 4 below are met. New breaking acreage is insurable at 65 percent of the applicable published county T-Yield in the actuarial documents without a written agreement if only requirements 1, 2, and 4 below are met.

1. The policyholder must provide documentation that 75 percent or more of the new breaking acreage by field (or within an existing field if only a portion of the field is new breaking acreage) is composed of soil types defined as Capability Class I, II, III, or IV as determined by the Natural Resources Conservation Service (NRCS) Web Soil Survey (<http://websoilsurvey.nrcs.usda.gov/app/HomePage.htm>);
2. The policyholder must certify that the new breaking acreage was broken out or chemically destroyed on or before June 15 prior to planting for wheat types with a fall sales closing date and November 30 for wheat types with a spring sales closing date;
3. The policyholder must provide documentation that the new breaking acreage has been previously broken and planted to a crop. This documentation must show that the new breaking acreage was tilled on or prior to February 7, 2014. Examples of documentation include, but are not limited to: a FSA-578 document dated on or prior to February 7, 2014, showing the prior crop that the new breaking acreage was planted to; a FSA-578 document dated on or prior to February 7, 2014, showing that the new breaking acreage is classified as cropland; etc.; and
4. If NRCS requires a Conservation Plan on the new breaking acreage, the policyholder must provide documentation that one is, or will be, in place. If NRCS does not require a Conservation Plan on the new breaking acreage, the producer must certify that one is not required.

Up to and including 320 acres of new breaking acreage per county (on a whole field basis), that meet the requirements above, may be insurable under this Special Provisions statement for the policyholder/entity per each sales closing date (for example, a total of 320 acres or less of new breaking acreage for crops with a September 30 sales closing date and total of 320 acres or less of new breaking acreage for crops with a March 15 sales closing date). Any new breaking acreage (on a whole field basis) that meets the requirements above and exceeds the 320-acre limitation will require a written agreement to establish insurability (only the acreage that exceeds 320 acres requires a written agreement, up to 320 acres may be approved under this Special Provisions statement even if the producer has more than 320

Special Provisions of Insurance 2021 and Succeeding Crop Years

Year: 2021	Commodity: Wheat (0011)	State: Montana (30)
Date: 6/29/2020	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Carbon (009)

new breaking acres in the county).

Underwriting Standards:

The producer must provide the applicable documentation and certification described in requirements 1 through 4 above to the Approved Insurance Provider (AIP) on or before the acreage reporting date for insurability of such new breaking acreage. If the above requirements are met and the described documentation and certification is provided to the AIP by the acreage reporting date, the new breaking acreage will be insurable using the appropriate percentage (65 percent or 80 percent) applied to the applicable published county T-Yield in the actuarial documents (simple average T-Yields, new producer T-Yields, and variable T-Yield percentages do not apply). A separate APH Database must be established for this new breaking acreage the initial crop year it is insured. In subsequent crop years for new breaking acreage insurable at 80 percent of the applicable published county T-Yield in the actuarial documents and non-native sod new breaking acreage insurable at 65 percent of the applicable published county T-Yield in the actuarial documents, standard APH procedure will apply provided the acreage is insurable under the terms of the Basic Provisions. For native sod new breaking acreage insurable at 65 percent of the applicable published county T-Yield in the actuarial documents, the APH Database must be maintained separately for the first four crop years of planting on the new breaking acreage. Additionally, new breaking acreage will not be eligible for prevented planting coverage the initial crop year it is insured under this Special Provisions statement.

Any acreage planted to a hay/forage variety (including but not limited to Willow Creek) is not insurable, unless grown for harvest or sale as seed. A written agreement will be required to insure any hay/forage variety grown for harvest or sale as seed.

Quality

GENERAL STATEMENTS:

The following sections only apply to wheat grain production for the insured crop.

The Quality Adjustment Factor (QAF) is 1.000 minus the sum of the applicable Discount Factors (DF) expressed below as three-place decimals. The sum of all applicable DFs will be limited to 1.000. Only the quality adjustment factors contained herein are considered in determining production to count. No other quality adjustment factors are considered in determining production to count.

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 Sections A or B, but not both.

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 end of the insurance period (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, we will settle your claim using the applicable DFs. If the production is later sold, we will not recalculate or adjust your claim for indemnity.

Special Provisions of Insurance 2021 and Succeeding Crop Years

Year: 2021	Commodity: Wheat (0011)	State: Montana (30)
Date: 6/29/2020	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Carbon (009)

For 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.

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 Section C. For production qualifying for quality adjustment under:

- 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. 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.
- c. Section C3, the DF will be determined under Section C3 only. No additional DFs from Section A or Section B will be included.

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 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.
- 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 the production qualifies under section C (except for production containing Vomitoxin only) and has been in on-farm storage.
- c. At any time during this delay in settlement, you may request to settle your claim for any unsold production using the applicable DFs.
- 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. 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.
- g. This option will not apply to any production qualifying under section C3.

2. SECTION 14(e) OF THE BASIC PROVISIONS

Special Provisions of Insurance 2021 and Succeeding Crop Years

Year: 2021	Commodity: Wheat (0011)	State: Montana (30)
Date: 6/29/2020	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Carbon (009)

- 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 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

On the date of final inspection for the unit, the discount factors are determined using the following charts. If the DF for any one qualifying level of deficiency is not shown on the charts in this section, then determine all DFs using section B or C as applicable.

For quality adjustment purposes, defects (excluding foreign material) consist of kernel damage (excluding heat damage) and shrunken and broken kernels. In no event will a discount factor be allowed for kernel damage and/or shrunken and broken kernels, in addition to a discount factor for Defects.

GRADE DISCOUNT:

The wheat classes Hard Red Winter (HRW), Soft White Wheat (SWW), Hard White Wheat (HWW), Hard Red Spring (HRS), Durum (DUM), Soft Red Winter (SRW) will be discounted for grade as follows:

Grade	DF	DF	DF	DF	DF
	HRW, HWW	SWW	HRS	DUM	SRW
U.S. No. 5	0.116	0.109	0.169	0.215	0.235
U.S. Sample Grade	0.235	0.205	0.270	0.336	0.336

Special Provisions of Insurance 2021 and Succeeding Crop Years

Year: 2021	Commodity: Wheat (0011)	State: Montana (30)
Date: 6/29/2020	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Carbon (009)

- “ 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:

1. Hard Red Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . $\hat{A} \hat{C} \hat{E} \hat{J} \hat{A}$ bs. to 50 lbs.; U.S. Sample Grade . $\hat{A} \hat{J} \hat{E} \hat{J} \hat{A}$ bs. and below):

Test Weight Pounds	DF
50 and above	None
49-49.99	0.007
48-48.99	0.013
47-47.99	0.020
46-46.99	0.027
45-45.99	0.034
44-44.99	0.044
Below 44	See Section B

2. Wheat (all classes except Hard Red Spring and White Club) will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . $\hat{A} \hat{H} \hat{E} \hat{J} \hat{A}$ bs. to 51 lbs.; U.S. Sample Grade . $\hat{A} \hat{C} \hat{E} \hat{J} \hat{A}$ bs. and below):

Test Weight Pounds	DF
51 and above	None
50-50.99	0.020
49-49.99	0.040
48-48.99	0.060
47-47.99	0.081
46-46.99	0.101
45-45.99	0.121
44-44.99	0.141
Below 44	See Section B

Special Provisions of Insurance 2021 and Succeeding Crop Years

Year: 2021	Commodity: Wheat (0011)	State: Montana (30)
Date: 6/29/2020	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Carbon (009)

DEFECTS DISCOUNT: Defects (excluding foreign material and heat damage) are the sum of the percent of kernel damage and the percent of shrunken and broken kernels.

When production with sprout damage is included in the kernel damage percentage, the production is not eligible for any additional discount factor in the Falling Number Discount Tables below.

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

Defects %	DF	Defects %	DF	Defects %	DF
15 and below	None	23.01-24	0.091	32.01-33	0.181
15.01-16	0.010	24.01-25	0.101	33.01-34	0.191
16.01-17	0.020	25.01-26	0.111	34.01-35	0.201
17.01-18	0.030	26.01-27	0.121	Above 35	See Section B
18.01-19	0.040	27.01-28	0.131		
19.01-20	0.050	28.01-29	0.141		
20.01-21	0.060	29.01-30	0.151		
21.01-22	0.070	30.01-31	0.161		
22.01-23	0.081	31.01-32	0.171		

SWW, HRS, and DUM classes of wheat will be discounted for excessive Defects as follows:

Defects %	DF	Defects %	DF	Defects %	DF
10 and below	None	20.01-21	0.188	31.01-32	0.299
10.01-11 *1	0.074	21.01-22	0.198	32.01-33	0.309
11.01-12 *1	0.087	22.01-23	0.208	33.01-34	0.319
12.01-13	0.101	23.01-24	0.218	34.01-35	0.329
13.01-14	0.114	24.01-25	0.228	Above 35	See section B
14.01-15	0.128	25.01-26	0.238		
15.01-16	0.138	26.01-27	0.248		
16.01-17	0.148	27.01-28	0.258		
17.01-18	0.158	28.01-29	0.268		
18.01-19	0.168	29.01-30	0.279		
19.01-20	0.178	30.01-31	0.289		

*1 Applicable only to kernel damage (excluding heat damage). Do not include damage from shrunken and broken kernels.

Special Provisions of Insurance 2021 and Succeeding Crop Years

Year: 2021	Commodity: Wheat (0011)	State: Montana (30)
Date: 6/29/2020	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Carbon (009)

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

Sprout Damage DFs are allowed in addition to the DFs in the Defects Discount Factors Table. When production with sprout damage is discounted in the Defects 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.

Sprout Damage Percent	DF
10 and below	None
10.01 - 11.0	0.104
11.01 - 12.0	0.114
12.01 - 13.0	0.124
13.01 - 14.0	0.134
14.01 - 15.0	0.144
Above 15.0	See Section B

FALLING NUMBER DISCOUNTS:

Falling number determinations must be made in accordance with the Federal Grain Inspection Service Directive that establishes procedures for falling number analysis. Equipment and procedure used to perform what is generally referred to as a "quick test" are not acceptable. When production with sprout damage is discounted in this 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:

Falling Number Range	DF
299-275	0.050
274-250	0.084
249-225	0.117
224-200	0.151
Below 200	See Section B

Falling Numbers - Durum:

Special Provisions of Insurance 2021 and Succeeding Crop Years

Year: 2021
Date: 6/29/2020

Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

State: Montana (30)
County: Carbon (009)

Falling Numbers Range	DF
299-275	0.084
274-250	0.168
249-225	0.252
224-200	0.336
Below 200	See Section B

SPECIAL GRADE DISCOUNTS:

Discounts for light smutty, smutty, garlicky or ergoty grade are as follows, regardless of U.S. grade designation:

Light Smutty	0.034
Smutty	0.067
Garlicky	0.065

ERGOTY

Percentage	
.060 - .069	0.01
.070 - .079	0.02
.080 - .089	0.03
.090 - .099	0.05
.100 - .109	0.06
.110 - .119	0.07
.120 - .129	0.081
.130 - .139	0.091
.140 - .150	0.101
> .150	0.252

SAMPLE GRADE DISCOUNTS:

Discounts for sample grade factors are as follows:

Special Provisions of Insurance 2021 and Succeeding Crop Years

Year: 2021	Commodity: Wheat (0011)	State: Montana (30)
Date: 6/29/2020	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Carbon (009)

- a. The action or advisory level of the Food and Drug Administration; or
- b. Another public health organization of the United States; or
- c. A public health agency of the applicable State in which the insured crop is grown.

For production that will be stored on the farm, or in commercial storage (except for production containing Vomitoxin), the appropriate samples must be obtained prior to the production entering storage, otherwise such production will not be adjusted for such quality deficiencies listed in section C. For Vomitoxin only, samples for testing may be obtained from storage.

1. For production containing Vomitoxin only (no other Section C deficiencies are present) qualifying under section C and that has a level of 10.0 ppm or less, adjust the production in the following manner. If on the date of final adjustment for the unit, the production is:
 - a. 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.
 - b. 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.
 - 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 - 0.5 ppm	0.000
2.1 - 3.0 ppm	.185
3.1 - 4.0 ppm	.268
4.1 - 5.0 ppm	.352
5.1 - 10.0 ppm	.450
10.1 ppm & above	See C3 below

2. For production containing substances or conditions, other than Vomitoxin, that qualifies under section C with an Aflatoxin level of 300 ppb or less, or other substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - 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. 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

Special Provisions of Insurance 2021 and Succeeding Crop Years

Year: 2021
Date: 6/29/2020

Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

State: Montana (30)
County: Carbon (009)

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

- ii. For unsold production containing Aflatoxin prior to 60 days after the calendar date for the EOIP, the applicable DFs shown in the chart below in section 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.
 - iii. For unsold production containing Aflatoxin 60 days after the calendar date for the EOIP, the applicable DFs shown in the chart below in section C2b, added to the applicable DFs included in sections A or B3 above.
 - iv. 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), the DFs will be .500, except as stated in section C3 below. This DF will be 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, except as stated in section C3 below. This DF will be added to the applicable DFs included in sections A, or B3 above.
- b. 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:
- i. For aflatoxin, we will use the applicable DFs shown in the chart below, except as stated in section C3 below. This chart DF will be added to the applicable DFs included in sections A or B2 above.
 - ii. For all other mycotoxins or substances or conditions, prior to 60 days after the calendar date for the EOIP, the DFs will be .500. This DF will be added to the applicable DFs included in sections A or B2 above.
 - iii. For all other mycotoxins or substances or conditions, 60 days after the calendar date for the EOIP, the DFs will be .500. This DF will be added to the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 - 20.0 ppb	.000
20.1 - 50.0 ppb	.100
50.1 - 100.0 ppb	.200
100.1 - 200.0 ppb	.300
200.1 - 300.0 ppb	.400
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 completed until all such production is sold, fed, utilized in any other manner, or destroyed unless d. below applies. An automatic 30 day extension will be

Special Provisions of Insurance 2021 and Succeeding Crop Years

Year: 2021	Commodity: Wheat (0011)	State: Montana (30)
Date: 6/29/2020	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Carbon (009)

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

- a. For production containing Vomitoxin only (no other Section C deficiencies are present), the DF 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. .500 for production, fed, utilized in any other manner, or sold to other than a disinterested third party. No other DF from section A or B will be included.
- b. For production containing Aflatoxin or any other substances or conditions (except for production containing Vomitoxin as detailed in C3 a above), the DF 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. Such production must have been transported directly from the field to the buyer or transported directly from the field and put into commercial storage prior to being sold.
 - ii. .500 for production that was in on-farm storage and was later sold, was in on-farm storage and was transported to commercial storage and later sold, was fed, was utilized in any other manner, or was sold to other than a disinterested third party. No other DF from section A or B will be included.
- c. If production qualifying under Section C3 is destroyed in a manner acceptable to us, the DF will be 1.000. For production destroyed in a manner unacceptable to us, such production will not 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

For production listed in sections A, B, or C that we determine has zero market value due to insured quality deficiencies:

1. The DF will be 1.000 if such production is destroyed in a manner acceptable to us.
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. For production in Section A . ~~At~~ the pre-established DFs.
 - b. For production in Section B . ~~At~~ ~~€€€~~
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. If you destroy production qualifying under section C3 in a manner unacceptable to us, such production will not be adjusted for any quality deficiencies listed in section C. If you do not destroy (or refuse to destroy) such production, a claim will not be completed until such production is sold, fed, utilized in any other manner, or destroyed unless Section C3d applies. An automatic 30 day extension of time will be allowed for you to submit your claim for indemnity.

Special Provisions of Insurance 2021 and Succeeding Crop Years

Year: 2021	Commodity: Wheat (0011)	State: Montana (30)
Date: 6/29/2020	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Carbon (009)

*	%Local Market Price As defined in the applicable Basic, Crop, or these Provisions.
**	%Disinterested third party As defined in the applicable Basic, Crop, or these Provisions. In addition to the definition of %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 .