

Special Provisions of Insurance

2021 and Succeeding Crop Years

| | | |
|-----------------|--|--------------------------|
| Year: 2021 | Commodity: Wheat (0011) | State: South Dakota (46) |
| Date: 6/29/2020 | Plan: Area Yield Protection (04) Area Revenue Protection (05) Area Revenue Protection - Harvest Price Exclusion (06) | County: Walworth (129) |

Program Dates for Insurable Types and Practices

Sales Closing Date
9/30/2020

Earliest Planting Date

Final Planting Date
11/9/2020

End of Late Planting Period Date

Acreage Reporting Date
11/15/2020

Premium Billing Date
8/15/2021

| TP | Type | | | | Practice | | | |
|--------|---------------------------------|------------|---------------------------|-------------------------------|--------------------------------|------------------------------------|-----------------------------------|---------------------------|
| T/P 04 | Winter 011 | | | | Summerfallow 005 *5 | | | |
| T/P 06 | Winter 011 | | | | Continuous Cropping 004 *4 | | | |
| T/P 08 | Winter 011 | | | | Irrigated 002 | | | |
| T/P 13 | Winter 011 | | | | Summerfallow(OC) 717 *5 | | | |
| T/P 15 | Winter 011 | | | | Continuous Cropping(OC) 715 *4 | | | |
| T/P 17 | Winter 011 | | | | Organic(Certified) Irr. 702 | | | |
| T/P 22 | Winter 011 | | | | Summerfallow(OT) 718 *5 | | | |
| T/P 24 | Winter 011 | | | | Continuous Cropping(OT) 716 *4 | | | |
| T/P 26 | Winter 011 | | | | Organic(Transitional) Irr. 712 | | | |
| | Type Information | | | | Practice Information | | | |
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 04 | No Commodity Type Specified 997 | Winter 091 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Summerfallow 005 | No Organic Practice Specified 997 | No Interval Specified 997 |
| T/P 06 | No Commodity Type Specified 997 | Winter 091 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Continuous Cropping 004 | No Organic Practice Specified 997 | No Interval Specified 997 |
| T/P 08 | No Commodity Type Specified 997 | Winter 091 | No Subclass Specified 997 | No Intended Use Specified 997 | Irrigated 002 | No Cropping Practice Specified 997 | No Organic Practice Specified 997 | No Interval Specified 997 |
| T/P 13 | No Commodity Type Specified 997 | Winter 091 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Summerfallow 005 | Organic(Certified) 001 | No Interval Specified 997 |
| T/P 15 | No Commodity Type Specified 997 | Winter 091 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Continuous Cropping 004 | Organic(Certified) 001 | No Interval Specified 997 |

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| Type Information | | | | | Practice Information | | | |
|------------------|---------------------------------|------------|---------------------------|-------------------------------|----------------------|------------------------------------|----------------------------|---------------------------|
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 17 | No Commodity Type Specified 997 | Winter 091 | No Subclass Specified 997 | No Intended Use Specified 997 | Irrigated 002 | No Cropping Practice Specified 997 | Organic(Certified) 001 | No Interval Specified 997 |
| T/P 22 | No Commodity Type Specified 997 | Winter 091 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Summerfallow 005 | Organic (Transitional) 002 | No Interval Specified 997 |
| T/P 24 | No Commodity Type Specified 997 | Winter 091 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Continuous Cropping 004 | Organic (Transitional) 002 | No Interval Specified 997 |
| T/P 26 | No Commodity Type Specified 997 | Winter 091 | No Subclass Specified 997 | No Intended Use Specified 997 | Irrigated 002 | No Cropping Practice Specified 997 | Organic (Transitional) 002 | No Interval Specified 997 |

Sales Closing Date
3/15/2021

Earliest Planting Date

Final Planting Date
6/9/2021

End of Late Planting Period Date

Acreage Reporting Date
7/15/2021

Premium Billing Date
8/15/2021

| TP | Type | Practice |
|--------|------------|--------------------------------|
| T/P 01 | Durum 015 | Summerfallow 005 *5 |
| T/P 02 | Durum 015 | Continuous Cropping 004 *4 |
| T/P 03 | Durum 015 | Irrigated 002 |
| T/P 05 | Spring 012 | Summerfallow 005 *5 |
| T/P 07 | Spring 012 | Continuous Cropping 004 *4 |
| T/P 09 | Spring 012 | Irrigated 002 |
| T/P 10 | Durum 015 | Summerfallow(OC) 717 *5 |
| T/P 11 | Durum 015 | Continuous Cropping(OC) 715 *4 |
| T/P 12 | Durum 015 | Organic(Certified) Irr. 702 |
| T/P 14 | Spring 012 | Summerfallow(OC) 717 *5 |
| T/P 16 | Spring 012 | Continuous Cropping(OC) 715 *4 |
| T/P 18 | Spring 012 | Organic(Certified) Irr. 702 |

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Year: 2021

Commodity: Wheat (0011)

State: South Dakota (46)

Date: 6/29/2020

Plan: Area Yield Protection (04)

County: Walworth (129)

Area Revenue Protection (05)

Area Revenue Protection - Harvest Price Exclusion (06)

| TP | Type | | | | Practice | | | |
|--------|---------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------|------------------------------------|-----------------------------------|---------------------------|
| T/P 19 | Durum 015 | | | | Summerfallow(OT) 718 *5 | | | |
| T/P 20 | Durum 015 | | | | Continuous Cropping(OT) 716 *4 | | | |
| T/P 21 | Durum 015 | | | | Organic(Transitional) Irr. 712 | | | |
| T/P 23 | Spring 012 | | | | Summerfallow(OT) 718 *5 | | | |
| T/P 25 | Spring 012 | | | | Continuous Cropping(OT) 716 *4 | | | |
| T/P 27 | Spring 012 | | | | Organic(Transitional) Irr. 712 | | | |
| | Type Information | | | | Practice Information | | | |
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 01 | Durum 015 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Summerfallow 005 | No Organic Practice Specified 997 | No Interval Specified 997 |
| T/P 02 | Durum 015 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Continuous Cropping 004 | No Organic Practice Specified 997 | No Interval Specified 997 |
| T/P 03 | Durum 015 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | Irrigated 002 | No Cropping Practice Specified 997 | No Organic Practice Specified 997 | No Interval Specified 997 |
| T/P 05 | No Commodity Type Specified 997 | Spring 053 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Summerfallow 005 | No Organic Practice Specified 997 | No Interval Specified 997 |
| T/P 07 | No Commodity Type Specified 997 | Spring 053 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Continuous Cropping 004 | No Organic Practice Specified 997 | No Interval Specified 997 |
| T/P 09 | No Commodity Type Specified 997 | Spring 053 | No Subclass Specified 997 | No Intended Use Specified 997 | Irrigated 002 | No Cropping Practice Specified 997 | No Organic Practice Specified 997 | No Interval Specified 997 |
| T/P 10 | Durum 015 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Summerfallow 005 | Organic(Certified) 001 | No Interval Specified 997 |
| T/P 11 | Durum 015 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Continuous Cropping 004 | Organic(Certified) 001 | No Interval Specified 997 |
| T/P 12 | Durum 015 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | Irrigated 002 | No Cropping Practice Specified 997 | Organic(Certified) 001 | No Interval Specified 997 |

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| TP | Type Information | | | | Practice Information | | | |
|--------|---------------------------------|------------------------|---------------------------|-------------------------------|----------------------|------------------------------------|----------------------------|---------------------------|
| | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 14 | No Commodity Type Specified 997 | Spring 053 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Summerfallow 005 | Organic(Certified) 001 | No Interval Specified 997 |
| T/P 16 | No Commodity Type Specified 997 | Spring 053 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Continuous Cropping 004 | Organic(Certified) 001 | No Interval Specified 997 |
| T/P 18 | No Commodity Type Specified 997 | Spring 053 | No Subclass Specified 997 | No Intended Use Specified 997 | Irrigated 002 | No Cropping Practice Specified 997 | Organic(Certified) 001 | No Interval Specified 997 |
| T/P 19 | Durum 015 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Summerfallow 005 | Organic (Transitional) 002 | No Interval Specified 997 |
| T/P 20 | Durum 015 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Continuous Cropping 004 | Organic (Transitional) 002 | No Interval Specified 997 |
| T/P 21 | Durum 015 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | Irrigated 002 | No Cropping Practice Specified 997 | Organic (Transitional) 002 | No Interval Specified 997 |
| T/P 23 | No Commodity Type Specified 997 | Spring 053 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Summerfallow 005 | Organic (Transitional) 002 | No Interval Specified 997 |
| T/P 25 | No Commodity Type Specified 997 | Spring 053 | No Subclass Specified 997 | No Intended Use Specified 997 | Non-Irrigated 003 | Continuous Cropping 004 | Organic (Transitional) 002 | No Interval Specified 997 |
| T/P 27 | No Commodity Type Specified 997 | Spring 053 | No Subclass Specified 997 | No Intended Use Specified 997 | Irrigated 002 | No Cropping Practice Specified 997 | Organic (Transitional) 002 | No Interval Specified 997 |

Statement

General

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

In lieu of section 6(b) of the Basic Provisions, you may only choose a protection factor of 120 percent for catastrophic risk protection. However, in accordance with section 8(m) of the Basic Provisions, if you do not submit a production report to us by the production reporting date specified in the actuarial documents, your protection factor for your catastrophic risk protection policy in the following crop year will be limited to the lowest protection factor available. The provisions of section 5(d)(1) of the Basic Provisions are also applicable for catastrophic risk protection on native sod acreage.

Refer to the Prices and Yields tab of these actuarial documents for the date final county revenues and final county yields will be determined. The payment will be issued no later than 30 days after final county revenues and final county yields are determined.

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Year: 2021

Commodity: Wheat (0011)

State: South Dakota (46)

Date: 6/29/2020

Plan:

Area Yield Protection (04)

County: Walworth (129)

Area Revenue Protection (05)

Area Revenue Protection - Harvest Price Exclusion (06)

Practice

- *4 Continuous Cropping . Any non-irrigated production practice that does not qualify as a summerfallow practice.
- *5 Summerfallow : (a) A production practice utilized to allow soil moisture levels to increase by leaving acreage fallow for a full crop year. To qualify for this practice for the current crop year:
1. The acreage must not have been planted to a crop (excluding a cover crop, see exceptions below) during the preceding crop year; and
 2. Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including Conservation Reserve Program acreage), must be terminated a full crop year before planting a crop, and
 3. Any additional plant re-growth must be terminated on or before June 15, and any later plant growth (e.g. weeds, volunteer crop) must be controlled by mechanical or chemical means.
- (b) The following are exceptions to these requirements:
1. Failed Crop Exception: Acreage will qualify as summerfallow the current crop year, if a crop (excluding a cover crop) was planted the preceding crop year:
 - i. On acreage qualifying as summerfallow; and
 - ii. Was not harvested; and
 - 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

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.

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| | Area Revenue Protection (05) | |
| | Area Revenue Protection - Harvest Price Exclusion (06) | |

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 29 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.

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.