

Special Provisions
2024 and Succeeding Crop Years

Year: 2024	Commodity: Wheat (0011)	Use All [] @ [] @ [] D
Date: 11/15/2023	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Cass (017)

Program Dates for Insurable Types and Practices

Sales Closing Date 3/15/2024	Earliest Planting Date 3/27/2024	Final Planting Date 5/31/2024	End of Late Planting Period Date 6/25/2024	Acreage Reporting Date 7/15/2024	Premium Billing Date 8/15/2024	End of Insurance Date 10/31/2024
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TP	Type	Practice
T/P 01	Durum (Spring) 018	Non-Irrigated 003
T/P 02	Durum (Spring) 018	Irrigated 002
T/P 03	Spring 012	Non-Irrigated 003
T/P 04	Spring 012	Irrigated 002
T/P 05	Durum (Spring) 018	Organic(Certified) Non-Irr. 713
T/P 06	Durum (Spring) 018	Organic(Certified) Irr. 702
T/P 07	Spring 012	Organic(Certified) Non-Irr. 713
T/P 08	Spring 012	Organic(Certified) Irr. 702
T/P 09	Durum (Spring) 018	Organic(Transitional) Non-Irr. 714
T/P 10	Durum (Spring) 018	Organic(Transitional) Irr. 712
T/P 11	Spring 012	Organic(Transitional) Non-Irr. 714
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.

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Insurance Availability

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 prior to planting;
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
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 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 new breaking acreage is 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

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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.

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.

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:

Production to count shall be the net production of the crop as determined by the AIP.

Production to count shall be the net production of the crop as determined by the AIP, adjusted for quality deficiencies. Quality adjustment factors are considered in determining production to count.

Production to count shall be the net production of the crop as determined by the AIP, adjusted for quality deficiencies (greater than zero) to determine net production to count.

Production to count shall be the net production of the crop as determined by the AIP, adjusted for quality deficiencies. Production to count shall be the net production of the crop as determined by the AIP, adjusted for quality deficiencies.

When 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

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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.

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 following:

- a. 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 following:
- 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. 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 following:

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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 elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, 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.
- c. If you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, 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.
- 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 you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, 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.
- f. If you elect to delay settlement of your claim for up to 60 days after the calendar date for the EOIP, 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.
- g. 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 following:

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2. SECTION 14(e) OF THE BASIC PROVISIONS

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Grade	DF	DF	DF	DF	DF
A	HRW, HWW	SWW	HRS	DUM	SRW
U.S. No. 5	0.112	0.101	0.119	0.147	0.288
U.S. Sample Grade	0.224	0.186	0.220	0.264	0.321

- “ 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:

For all Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 48 lbs. to 50 lbs.; U.S. Sample Grade . 48 lbs. and below):

Test Weight Pounds	DF
50 and above	None
49-49.99	0.006
48-48.99	0.013
47-47.99	0.019
46-46.99	0.026
45-45.99	0.032
44-44.99	0.042
Below 44	See Section B

For all Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 48 lbs. to 51 lbs.; U.S. Sample Grade . 48 lbs. and below):

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Use HRP, IOP, or CHD
County: Cass (017)

Test Weight Pounds	DF
50-50.99	0.019
49-49.99	0.038
48-48.99	0.058
47-47.99	0.077
46-46.99	0.096
45-45.99	0.115
44-44.99	0.135
Below 44	See Section B

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

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

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	0.087	32.01-33	0.173
15.01-16	0.010	24.01-25	0.096	33.01-34	0.183
16.01-17	0.019	25.01-26	0.106	34.01-35	0.192
17.01-18	0.029	26.01-27	0.115	Above 35	See Section B
18.01-19	0.038	27.01-28	0.125	À	À
19.01-20	0.048	28.01-29	0.135	À	À
20.01-21	0.058	29.01-30	0.144	À	À
21.01-22	0.067	30.01-31	0.154	À	À
22.01-23	0.077	31.01-32	0.163	À	À

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

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Use WIP [] @ Oa [] CH D
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Defects %	DF	Defects %	DF	Defects %	DF
10 and below	None	20.01-21	0.179	31.01-32	0.285
10.01-11 *1	0.071	21.01-22	0.189	32.01-33	0.295
11.01-12 *1	0.083	22.01-23	0.199	33.01-34	0.304
12.01-13	0.096	23.01-24	0.208	34.01-35	0.314
13.01-14	0.109	24.01-25	0.218	Above 35	See section B
14.01-15	0.122	25.01-26	0.228	À	À
15.01-16	0.131	26.01-27	0.237	À	À
16.01-17	0.141	27.01-28	0.247	À	À
17.01-18	0.151	28.01-29	0.256	À	À
18.01-19	0.160	29.01-30	0.266	À	À
19.01-20	0.170	30.01-31	0.276	À	À

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SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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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	0.114
11.01 - 12.0	0.125
12.01 - 13.0	0.136
13.01 - 14.0	0.147
14.01 - 15.0	0.158
Above 15.0	See Section B

FALLING NUMBER DISCOUNTS:

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Equipment and procedure used to perform what is generally referred to as a % quick test - Ä^Ä [Öä&Ä] æ^ÄÄÄ @} Ä | [ä &ä } Ä ä@Ä | [~ Öææ æ^Ä Ää& | ~ } c^Ä Ä@Ä^Ä&Ä
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.

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Use All [] @ [] [] D
County: Cass (017)

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	0.048
274-250	0.080
249-225	0.112
224-200	0.144
Below 200	See Section B

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Falling Numbers - Durum:

Falling Numbers Range	DF
299-275	0.080
274-250	0.160
249-225	0.240
224-200	0.321
Below 200	See Section B

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SPECIAL GRADE DISCOUNTS:

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Use Form 1000-CP
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sections A or B above, except as shown in C3 below.

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

from such flood-damaged acreage and commingle with production from acreage not damaged by flood, such commingled production will not be adjusted for any quality deficiencies listed in Section C.

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

- a. V@
- b. Q
- c. Q

1. Q
 - a. U
 - 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.
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SECTION D - ZERO MARKET VALUE PRODUCTION

0. 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:

1. 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. 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:
 - b. 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:
 - 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 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. 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:
 - b. 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:
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.

*	%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. A disinterested third party is 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 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.
*****	%Insold-Grain that does not meet the definition of %sold.