

SPECIAL PROVISIONS OF INSURANCE
2010 AND SUCCEEDING CROP YEARSST: OHIO (39)
CO: Allen (003)CROP: WHEAT (0011)
PLAN: Revenue Assurance (25)

THE SPECIAL PROVISIONS OF INSURANCE IS THE PART OF THE POLICY THAT CONTAINS
SPECIFIC PROVISIONS OF INSURANCE FOR THE INSURED CROP IN THIS COUNTY.

INSURABLE TYPES AND PRACTICES:

TYPE(S) -----	PRACTICE(S) -----
(997) No Type Specified	(002) Irrigated
(997) No Type Specified	(003) Non-Irrigated

PROGRAM DATES FOR INSURABLE TYPES AND PRACTICES:

SALES CLOSING	EARLIEST PLANTING	FINAL PLANTING	ACREAGE REPORTING	PREMIUM BILLING
-----		-----		
TYPE(S) -----	PRACTICE(S) -----			
ALL TYPES LISTED ABOVE	ALL PRACTICES LISTED ABOVE			
09/30/2009	10/20/2009	11/15/2009	07/01/2010	

PRICE STATEMENT(S):

In addition to the Fall Harvest Price definition contained within the Revenue Assurance Crop Provisions, for all crops the following change is applicable:
The Fall Harvest Price will not be greater than 200 percent of the Projected Harvest Price.

CROP STATEMENT(S):

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

In lieu of the definition of late planting period in Section 1 of the Basic Provisions, the late planting period begins the day after the final planting date for the insured crop and ends five days after the final planting date.

Coverage for the insured crop grown using an organic farming practice is provided in this county.

An organic rate factor is specified on the coverage and rate table.

In addition to any requirements for separate APH yields (databases) contained in the policy and in FCIC approved procedures, separate databases for certified and transitional acreage are required for any insured crop grown using an organic farming practice. Only acreage and production

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history from each acreage type of the organic farming practice will be contained in the applicable database. Each database will include production and acreage from any applicable buffer zone. Any acreage and production records of the insured crop from transitional acreage will be used to establish the certified organic approved APH yield when such acreage initially qualifies as certified organic acreage. A variable T-yield will be used to complete the database, if required. Yields shown on the Transitional Yield and YA Substitution Table apply to the organic farming practice.

QUALITY STATEMENT(S):
GENERAL STATEMENTS:

The following sections only apply to 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. No other quality adjustment factors are considered in determining production to count. The production to count remaining after any reduction due to excessive moisture (in accordance with the applicable Crop Provisions), is multiplied by the QAF (not less than zero) to determine net production to count.

For production containing substances or conditions that are injurious to human or animal health, the DF will be determined in accordance with section C.

For production qualifying under Section B or Section C that remains unsold 60 days after the calendar date for the end of the insurance period (except for production qualifying under section C4), an automatic extension of time will be allowed for you to submit your claim for indemnity, not to exceed 90 days after the calendar date for the end of the insurance period (This does not limit your ability to request an additional extension of time to submit a claim for indemnity in accordance with section 14 of the Basic Provisions).

If on the date of final inspection for the unit, any production which due to insurable causes has zero market value***, such production will not be considered production to count if the production is destroyed in a manner acceptable to us (see section D). Fair consideration to deliver sold**** production to a distant market is allowed only for the types and levels of damage included in sections B1 and C2 or C4 below. Fair consideration is not allowed for production fed or utilized in any other manner. Other than to consider whether the damaged production is Zero Market Value, fair consideration is not allowed for the types and levels of damage included in section A.

REDUCTION IN VALUE (RIV):

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No RIV will be made or accepted by us if it is due to:

- 1 Moisture content;
 - 2 Damage due to uninsured causes;
 - 3 Drying;
 - 4 Handling;
 - 5 Processing; or
 - 6 Any other costs associated with normal harvesting, handling, and marketing of your production.
- a 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 and the additional costs are reasonable, usual, and customary.
- b If the RIV can be decreased by conditioning the production, the RIV may be increased by the cost of conditioning provided such cost is reasonable, usual, and customary and the resulting RIV does not exceed the RIV before conditioning.
- c 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

Discount factors are determined using the following charts. If the DF for any one qualifying deficiency is not shown on the charts in this section, then determine all DFs using section B.

For quality adjustment purposes, defects (excluding foreign material and heat damage) consist of kernel damage and shrunken and broken kernels. In no event will a discount factor be allowed for kernel damage (excluding heat damage) and/or shrunken and broken kernels, in addition to 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
	HRW, SWW, HWW	HRS	DUM, SRW
U.S. No. 5	0.111	0.240	0.332
U.S. Sample Grade	0.258	0.258	0.369

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TEST WEIGHT DISCOUNT:

- 1 Hard Red Spring and White Club wheat will be discounted for low test weight as follows:

Test Weight Pounds	DF
50 and above	None
49-49.99	0.007
48-48.99	0.015
47-47.99	0.022
46-46.99	0.030
45-45.99	0.037
44-44.99	0.048
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:

Test Weight Pounds	DF
51 and above	None
50-50.99	0.022
49-49.99	0.044
48-48.99	0.066
47-47.99	0.089
46-46.99	0.111
45-45.99	0.133
44-44.99	0.155
Below 44	See section B

DAMAGE DISCOUNT:

Wheat (all classes) will be discounted for excessive defects (excluding foreign material and heat damage) as follows:

Damage %	DF	Damage %	DF	Damage %	DF
15 and below	None	23.01-24	0.093	32.01-33	0.188
15.01-16	0.010	24.01-25	0.103	33.01-34	0.199
16.01-17	0.021	25.01-26	0.114	34.01-35	0.210
17.01-18	0.031	26.01-27	0.124	Above 35	See section B
18.01-19	0.041	27.01-28	0.134		
19.01-20	0.052	28.01-29	0.145		
20.01-21	0.062	29.01-30	0.155		
21.01-22	0.072	30.01-31	0.166		
22.01-23	0.083	31.01-32	0.177		

SPECIAL GRADE DISCOUNTS:

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

Light Smutty 0.037

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Smutty	0.074
Garlicky	0.057
Ergoty	See section B

SAMPLE GRADE DISCOUNTS:

Discounts for sample grade factors are as follows:

Musty Odor	0.037
Sour Odor	0.092
COFO	0.185

SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

DFs included in section A are not used if production meets requirements under this section. For production that has a test weight below 44 pounds per bushel, a defects percentage above 35 percent, or ergoty grade, adjust production in the following manner:

- 1 For production that is sold**** to a disinterested third party** prior to 60 days after the calendar date for the end of the insurance period, the DF will be the sum of all RIVs applied by the buyer (provided they are reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price*.
- 2 For production that is unsold prior to 60 days after the calendar date for the end of the insurance period, the DF will be .500.
- 3 We will settle your claim for indemnity using a DF of .500 for production remaining unsold 60 days after the calendar date for the end of the insurance period.

SECTION C - SUBSTANCES OR CONDITIONS THAT ARE INJURIOUS TO HUMAN OR ANIMAL HEALTH

A DF 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 C4 below.

Any potential loss due to substances or conditions identified by the Food and Drug Administration, other public health organizations of the United States, or a public 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), and the analysis was performed by an approved laboratory.

For production that contains substances or conditions determined to be injurious to human or animal health, adjustments will be made for levels of

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

- 1 For production containing vomitoxin only qualifying under section C:
 - a The DF for production sold prior to 60 days after the calendar date for the end of the insurance period will be the sum of all RIVs applied by the buyer (provided it is reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price*.
 - b For production that is unsold (unharvested, in storage (on-farm or commercial), fed, utilized in any other manner, or sold**** to other than a disinterested third party) prior to 60 days after the calendar date for the end of the insurance period, the DF will be the applicable DFs for vomitoxin under this subparagraph, except as stated in section C4 below, added to the applicable DFs included in sections A or B2 above.

DFs for Vomitoxin:

Vomitoxin Range	DF
0.1 - 2.0 ppm	0.000
2.1 - 3.0 ppm	0.224
3.1 - 4.0 ppm	0.316
4.1 - 5.0 ppm	0.409
5.1 - 10.0 ppm	0.450
10.1 ppm & above	See C4 below

- 2 For production containing substances or conditions other than vomitoxin qualifying under section C:
 - a The DF for production sold prior to 60 days after the calendar date for the end of the insurance period (production transported directly from the field to the buyer, or transported directly from the field and put into commercial storage and is later sold,

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without going into on farm storage) will be the sum of all RIVs applied by the buyer (provided it is reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price*.

- b For production containing Aflatoxin that is unsold (unharvested, in storage (on-farm or commercial), fed, utilized in any other manner, or sold**** to other than a disinterested third party) prior to 60 days after the calendar date for the end of the insurance period that was not transported directly from the field to the buyer, or not transported directly from the field and put into commercial storage and later sold, the DF will be the applicable DFs for Aflatoxin under this subparagraph, except as stated in section C4 below, added to the applicable DFs included in sections A or B2 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 - 20.0 ppb	0.000
20.1 - 50.0 ppb	0.100
50.1 - 100.0 ppb	0.200
100.1 - 200.0 ppb	0.300
200.1 - 300.0 ppb	0.400
300.1 ppb & above	See C4 below

- c For all production containing any injurious substances or conditions other than Aflatoxin that is unsold prior to 60 days after the calendar date for the end of the insurance period, the DF will be .500 except as stated in section C4 below.
- 3 For production remaining unsold 60 days after the calendar date for the end of the insurance period, we will settle your claim for indemnity using:
- a The applicable DF for the level of Aflatoxin or Vomitoxin listed in the tables above based on approved laboratory test results taken from samples as stated above; or
- b A DF of .500 for all substances and conditions other than Aflatoxin or Vomitoxin

Refer to section A or B2 for any additional discount factors that may apply.

- 4 For production that has an aflatoxin level in excess of 300 ppb, a vomitoxin level in excess of 10 ppm, or any other substance or condition qualifying under section C that exceeds the maximum amount allowed, the following will apply (if such production is Zero Market Value, see Section D). For all production qualifying under section

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C4, a claim will not be completed until such production is sold****, fed, utilized in any other manner, or destroyed. An automatic extension of time will be allowed for you to submit your claim for indemnity.

- a For sold production containing vomitoxin only, the DF will be the RIV applied by the buyer (provided it is reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price*.
- b For sold production containing Aflatoxin or any other substance or condition (except for production containing only Vomitoxin - refer to C4 a) that was transported directly from the field to the buyer, or transported directly from the field and put into commercial storage and later sold, without going into on-farm storage, the DF will be the RIV applied by the buyer (provided it is reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price*.
- c The DF will be .500 for production containing vomitoxin only that was fed, utilized in any other manner, or sold to other than a disinterested third party.
- d The DF will be .500 for production containing aflatoxin or any other substance or condition (except for production containing only vomitoxin - refer to C4c) that was in on-farm storage and was later sold, fed, utilized in any other manner, or sold to other than a disinterested third party.
- e If production qualifying under Section C4 is destroyed in a manner acceptable to us, the DF will be 1.000. For production not destroyed in a manner acceptable to us, 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 covered 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 listed in section A in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted based on the DFs in section A.

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- 3 If you do not destroy (or refuse to destroy) production listed in section B in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted based on a DF of .500.
- 4 If you do not destroy (or refuse to destroy) production listed in section C in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in section C. For all production qualifying under section C4 that is zero market value, a claim will not be completed until such production is sold****, fed, utilized in any other manner, or destroyed. An automatic extension of time will be allowed for you to submit your claim for indemnity.
- * "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.
- **** "Sold" - Grain is considered sold on the date ownership or title of the grain has passed from the seller to the buyer

INSURANCE AVAILABILITY STATEMENT(S):

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, parental status, familial status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program.

APPROVED: ACTUARIAL BRANCH 05/07/2009

SPECIAL PROVISIONS OF INSURANCE
2010 AND SUCCEEDING CROP YEARS

ST: OHIO (39)
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PLAN: Crop Revenue Coverage (44)

THE SPECIAL PROVISIONS OF INSURANCE IS THE PART OF THE POLICY THAT CONTAINS
SPECIFIC PROVISIONS OF INSURANCE FOR THE INSURED CROP IN THIS COUNTY.

INSURABLE TYPES AND PRACTICES:

TYPE(S) -----	PRACTICE(S) -----
(997) No Type Specified	(002) Irrigated
(997) No Type Specified	(003) Non-Irrigated

PROGRAM DATES FOR INSURABLE TYPES AND PRACTICES:

SALES CLOSING	EARLIEST PLANTING	FINAL PLANTING	ACREAGE REPORTING	PREMIUM BILLING

TYPE(S) -----	PRACTICE(S) -----			
ALL TYPES LISTED ABOVE	ALL PRACTICES LISTED ABOVE			
09/30/2009	10/20/2009	11/15/2009	07/01/2010	

PRICE STATEMENT(S):

In lieu of any dollar limitations contained within the Crop Revenue Coverage Commodity Exchange Endorsement Harvest Price definition, for all crops the following change is applicable: The Harvest Price can be less than the Base Price without limitation, but will not be greater than 200 percent of the Base Price.

CROP STATEMENT(S):

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

In lieu of the definition of late planting period in Section 1 of the Basic Provisions, the late planting period begins the day after the final planting date for the insured crop and ends five days after the final planting date.

Coverage for the insured crop grown using an organic farming practice is provided in this county.
An organic rate factor is specified on the coverage and rate table.

In addition to any requirements for separate APH yields (databases) contained in the policy and in FCIC approved procedures, separate databases

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PLAN: Crop Revenue Coverage (44)

for certified and transitional acreage are required for any insured crop grown using an organic farming practice. Only acreage and production history from each acreage type of the organic farming practice will be contained in the applicable database. Each database will include production and acreage from any applicable buffer zone. Any acreage and production records of the insured crop from transitional acreage will be used to establish the certified organic approved APH yield when such acreage initially qualifies as certified organic acreage. A variable T-yield will be used to complete the database, if required. Yields shown on the Transitional Yield and YA Substitution Table apply to the organic farming practice.

QUALITY STATEMENT(S):
GENERAL STATEMENTS:

The following sections only apply to 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. No other quality adjustment factors are considered in determining production to count. The production to count remaining after any reduction due to excessive moisture (in accordance with the applicable Crop Provisions), is multiplied by the QAF (not less than zero) to determine net production to count.

For production containing substances or conditions that are injurious to human or animal health, the DF will be determined in accordance with section C.

For production qualifying under Section B or Section C that remains unsold 60 days after the calendar date for the end of the insurance period (except for production qualifying under section C4), an automatic extension of time will be allowed for you to submit your claim for indemnity, not to exceed 90 days after the calendar date for the end of the insurance period (This does not limit your ability to request an additional extension of time to submit a claim for indemnity in accordance with section 14 of the Basic Provisions).

If on the date of final inspection for the unit, any production which due to insurable causes has zero market value***, such production will not be considered production to count if the production is destroyed in a manner acceptable to us (see section D). Fair consideration to deliver sold**** production to a distant market is allowed only for the types and levels of damage included in sections B1 and C2 or C4 below. Fair consideration is not allowed for production fed or utilized in any other manner. Other than to consider whether the damaged production is Zero Market Value, fair consideration is not allowed for the types and levels of damage included in section A.

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REDUCTION IN VALUE (RIV):

No RIV will be made or accepted by us if it is due to:

- 1 Moisture content;
 - 2 Damage due to uninsured causes;
 - 3 Drying;
 - 4 Handling;
 - 5 Processing; or
 - 6 Any other costs associated with normal harvesting, handling, and marketing of your production.
- a 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 and the additional costs are reasonable, usual, and customary.
- b If the RIV can be decreased by conditioning the production, the RIV may be increased by the cost of conditioning provided such cost is reasonable, usual, and customary and the resulting RIV does not exceed the RIV before conditioning.
- c 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

Discount factors are determined using the following charts. If the DF for any one qualifying deficiency is not shown on the charts in this section, then determine all DFs using section B.

For quality adjustment purposes, defects (excluding foreign material and heat damage) consist of kernel damage and shrunken and broken kernels. In no event will a discount factor be allowed for kernel damage (excluding heat damage) and/or shrunken and broken kernels, in addition to 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
	HRW, SWW, HWW	HRS	DUM, SRW	
U.S. No. 5	0.111	0.240	0.332	
U.S. Sample Grade	0.258	0.258	0.369	

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TEST WEIGHT DISCOUNT:

- 1 Hard Red Spring and White Club wheat will be discounted for low test weight as follows:

Test Weight Pounds	DF
50 and above	None
49-49.99	0.007
48-48.99	0.015
47-47.99	0.022
46-46.99	0.030
45-45.99	0.037
44-44.99	0.048
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:

Test Weight Pounds	DF
51 and above	None
50-50.99	0.022
49-49.99	0.044
48-48.99	0.066
47-47.99	0.089
46-46.99	0.111
45-45.99	0.133
44-44.99	0.155
Below 44	See section B

DAMAGE DISCOUNT:

Wheat (all classes) will be discounted for excessive defects (excluding foreign material and heat damage) as follows:

Damage %	DF	Damage %	DF	Damage %	DF
15 and below	None	23.01-24	0.093	32.01-33	0.188
15.01-16	0.010	24.01-25	0.103	33.01-34	0.199
16.01-17	0.021	25.01-26	0.114	34.01-35	0.210
17.01-18	0.031	26.01-27	0.124	Above 35	See section B
18.01-19	0.041	27.01-28	0.134		
19.01-20	0.052	28.01-29	0.145		
20.01-21	0.062	29.01-30	0.155		
21.01-22	0.072	30.01-31	0.166		
22.01-23	0.083	31.01-32	0.177		

SPECIAL GRADE DISCOUNTS:

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

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Light Smutty	0.037
Smutty	0.074
Garlicky	0.057
Ergoty	See section B

SAMPLE GRADE DISCOUNTS:

Discounts for sample grade factors are as follows:

Musty Odor	0.037
Sour Odor	0.092
COFO	0.185

SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

DFs included in section A are not used if production meets requirements under this section. For production that has a test weight below 44 pounds per bushel, a defects percentage above 35 percent, or ergoty grade, adjust production in the following manner:

- 1 For production that is sold**** to a disinterested third party** prior to 60 days after the calendar date for the end of the insurance period, the DF will be the sum of all RIVs applied by the buyer (provided they are reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price*.
- 2 For production that is unsold prior to 60 days after the calendar date for the end of the insurance period, the DF will be .500.
- 3 We will settle your claim for indemnity using a DF of .500 for production remaining unsold 60 days after the calendar date for the end of the insurance period.

SECTION C - SUBSTANCES OR CONDITIONS THAT ARE INJURIOUS TO HUMAN OR ANIMAL HEALTH

A DF 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 C4 below.

Any potential loss due to substances or conditions identified by the Food and Drug Administration, other public health organizations of the United States, or a public 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), and the analysis was performed by an approved laboratory.

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For production that contains substances or conditions determined to be injurious to human or animal health, 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 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 (except vomitoxin) that will be stored on the farm or in commercial storage, the appropriate samples must be obtained prior to the production entering storage, otherwise such production will not be adjusted for any quality deficiencies listed in section C. Samples to be tested for vomitoxin only, may be obtained from storage

- 1 For production containing vomitoxin only qualifying under section C:
 - a The DF for production sold prior to 60 days after the calendar date for the end of the insurance period will be the sum of all RIVs applied by the buyer (provided it is reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price*.
 - b For production that is unsold (unharvested, in storage (on-farm or commercial), fed, utilized in any other manner, or sold**** to other than a disinterested third party) prior to 60 days after the calendar date for the end of the insurance period, the DF will be the applicable DFs for vomitoxin under this subparagraph, except as stated in section C4 below, added to the applicable DFs included in sections A or B2 above.

DFs for Vomitoxin:

Vomitoxin Range	DF
0.1 - 2.0 ppm	0.000
2.1 - 3.0 ppm	0.224
3.1 - 4.0 ppm	0.316
4.1 - 5.0 ppm	0.409
5.1 - 10.0 ppm	0.450
10.1 ppm & above	See C4 below

- 2 For production containing substances or conditions other than vomitoxin qualifying under section C:
 - a The DF for production sold prior to 60 days after the calendar date for the end of the insurance period (production transported

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directly from the field to the buyer, or transported directly from the field and put into commercial storage and is later sold, without going into on farm storage) will be the sum of all RIVs applied by the buyer (provided it is reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price*.

- b For production containing Aflatoxin that is unsold (unharvested, in storage (on-farm or commercial), fed, utilized in any other manner, or sold**** to other than a disinterested third party) prior to 60 days after the calendar date for the end of the insurance period that was not transported directly from the field to the buyer, or not transported directly from the field and put into commercial storage and later sold, the DF will be the applicable DFs for Aflatoxin under this subparagraph, except as stated in section C4 below, added to the applicable DFs included in sections A or B2 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 - 20.0 ppb	0.000
20.1 - 50.0 ppb	0.100
50.1 - 100.0 ppb	0.200
100.1 - 200.0 ppb	0.300
200.1 - 300.0 ppb	0.400
300.1 ppb & above	See C4 below

- c For all production containing any injurious substances or conditions other than Aflatoxin that is unsold prior to 60 days after the calendar date for the end of the insurance period, the DF will be .500 except as stated in section C4 below.
- 3 For production remaining unsold 60 days after the calendar date for the end of the insurance period, we will settle your claim for indemnity using:
- a The applicable DF for the level of Aflatoxin or Vomitoxin listed in the tables above based on approved laboratory test results taken from samples as stated above; or
- b A DF of .500 for all substances and conditions other than Aflatoxin or Vomitoxin

Refer to section A or B2 for any additional discount factors that may apply.

- 4 For production that has an aflatoxin level in excess of 300 ppb, a vomitoxin level in excess of 10 ppm, or any other substance or condition qualifying under section C that exceeds the maximum amount

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allowed, the following will apply (if such production is Zero Market Value, see Section D). For all production qualifying under section C4, a claim will not be completed until such production is sold****, fed, utilized in any other manner, or destroyed. An automatic extension of time will be allowed for you to submit your claim for indemnity.

- a For sold production containing vomitoxin only, the DF will be the RIV applied by the buyer (provided it is reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price*.
- b For sold production containing Aflatoxin or any other substance or condition (except for production containing only Vomitoxin - refer to C4 a) that was transported directly from the field to the buyer, or transported directly from the field and put into commercial storage and later sold, without going into on-farm storage, the DF will be the RIV applied by the buyer (provided it is reasonable, usual, and customary) due to all insurable quality deficiencies, and that value divided by the local market price*.
- c The DF will be .500 for production containing vomitoxin only that was fed, utilized in any other manner, or sold to other than a disinterested third party.
- d The DF will be .500 for production containing aflatoxin or any other substance or condition (except for production containing only vomitoxin - refer to C4c) that was in on-farm storage and was later sold, fed, utilized in any other manner, or sold to other than a disinterested third party.
- e If production qualifying under Section C4 is destroyed in a manner acceptable to us, the DF will be 1.000. For production not destroyed in a manner acceptable to us, 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 covered 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 listed in section A in a manner acceptable to us, such production to count is

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no longer considered to be zero market value and will be adjusted based on the DFs in section A.

- 3 If you do not destroy (or refuse to destroy) production listed in section B in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted based on a DF of .500.
- 4 If you do not destroy (or refuse to destroy) production listed in section C in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in section C. For all production qualifying under section C4 that is zero market value, a claim will not be completed until such production is sold****, fed, utilized in any other manner, or destroyed. An automatic extension of time will be allowed for you to submit your claim for indemnity.
- * "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.
- **** "Sold" - Grain is considered sold on the date ownership or title of the grain has passed from the seller to the buyer

INSURANCE AVAILABILITY STATEMENT(S):

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, parental status, familial status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program.

APPROVED: ACTUARIAL BRANCH 05/07/2009