

NORM ENERSON CROP INSURANCE, INC.

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Dear Insured:

Thank you for your crop insurance business! Please feel free to call us anytime you have questions about your coverage.

Enclosed please find the following information:

1. **Multi-Peril Acreage Report Worksheets** that are used for reporting acres for multi-peril crop insurance.

Generally I will take less of your time if you have filled out this worksheet before we get together. Please use your maps as guides and report the same acres to me as you will to the FSA office. Include FSA farm numbers.

2. **Planting Dates** for North Dakota and Minnesota, listed by county.
3. **Crop Rotation Restrictions** for 2026, listed by crop.
4. The **Malt Barley Endorsement or Contract Pricing** are options some of you may have selected. If you signed a malting barley contract with a malting company or brewer and you chose to use the Malt Barley Endorsement or Contract Pricing, we require a copy of the contract to submit to the insurance company. We would also need a copy of a food grade soybean contract.
5. Annual **American Crystal Sugar Beet** planted acreage reports AND Annual American Crystal grower agreement need to be turned in with your planted acres.
6. **Added Land** for 2026 – If you have added land to your farm operation in 2026, contact us with the legal description, share, acres and new FSA farm number as soon as you know of the addition.

7. **Prevented Planting** -- Spring wheat, durum, barley, flax, oats, rye, corn, soybeans, sunflowers, canola, dry beans, sugar beets and potatoes all have late planting coverage and prevented planting coverage built into their policies.

There has to be the lesser of 20 acres or 20% of the insurable acres in the unit unable to be planted before you are covered under prevented planting procedures.

The Basic Provisions still have this statement: we will assume that any prevented planting acreage within a field that contains planted acreage would have been planted to the same crop (type, practice) that is planted in the field, unless the prevented planting acreage constitutes at least 20 acres or 20% of the insurable acreage in the field and you can prove that you have previously produced both crops (type, practice) in the same field in the same crop year within the past four years.

However, this additional statement has been added to the Basic Provisions: If the PP acreage constitutes at least 20 acres or 20 percent of the total insurable acreage in the field and the insured can provide proof that they intended to plant another crop, crop type, or follow both practices on the acreage (including, but not limited to inputs purchased, applied or available to apply, or that acreage was part of a crop rotation).

Eligible acres for prevented planting will be limited to the maximum number of acres certified for APH purposes or reported for insurance for the crop in any one of the four most recent crop years. However, these acres can't exceed the number of acres of cropland in your farming operation for the current crop year.

The eligible number of acres for prevented planting may be increased by multiplying the acres by the ratio of the total cropland acres you are farming this year (if greater) to the total cropland acres you farmed in the previous year.

Prevented planting is paid at 60% (55% for corn, 50% for dry beans, 45% for sugar beets and potatoes) of the production guarantee (i.e. 60% PP x 75% level of coverage) on acreage that qualifies for PP.

You can no longer increase your prevented planting guarantee another 5%.

Crops covered under a "CAT" policy are eligible for late planting and prevented planting benefits.

Please call me prior to the planting deadline if you think you'll have trouble getting the crop planted by the given date. We are required to file claims to the company for prevented planting. PLEASE REVIEW THESE DATES!

8. **Replant Provisions** – Spring wheat, durum, barley, oats, flax, sugar beets, sunflowers, dry beans, canola, corn and soybeans all have replant provisions. The company will pay you a specified amount if you have to replant the lesser of twenty (20) acres or 20% of the acres within a given unit and the appraised potential of the field does not exceed 90% of the guarantee. NOTIFY me before you dig up a field to replant as a claim must be filed and the field inspected by an adjuster.

The corn policy will pay the lesser of eight (8) bushels or 20% of the guarantee times the price election of \$4.62 towards replanting costs.

In sugar beets, the maximum amount of replant payment will be \$110 (per acre) multiplied by share.

There is no replant protection for potatoes or crops insured under a “CAT” policy.

9. **Winter Wheat Coverage** (or other fall planted crops)

If a producer plants winter wheat (or other crops) in the fall in a spring wheat county (ND and northern MN only have spring wheat counties), he must have a request for coverage to the company by March 15. If the request is not made by March 15, it is considered uninsurable for 2026.

The company will inspect and appraise the field in the spring and determine if it will bind coverage on the crop.

10. Miscellaneous

- A. **Corn** can be insured as grain and/or silage depending upon which county you are raising corn.

In North Dakota counties including Grand Forks, Nelson, Pembina, Steele, Traill and Walsh; and in Minnesota, Kittson, Marshall and Polk are counties in which non-irrigated (NI) grain corn is insurable without a written agreement. In some counties, if you want to insure your non-irrigated grain corn, a written agreement needs to be submitted.

- B. 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. Depending on the situation, planting corn on PP acres will reduce or could nullify a PP claim.
- C. Sugar beets planted into an established crop will be insurable provided that the established cover crop is terminated prior to reaching the tillering stage of growth on or before the acreage reporting date.
- D. Potatoes must be planted using **certified seed** in order to be considered insurable under the multi-peril policy.
- E. For potatoes, frost or freeze is not an insurable cause of loss after October 7.

- F. **Durum is insurable by type** in North Dakota under the Yield Protection or Revenue Protection policies. Durum is not insured separately from spring wheat in Minnesota. However, with Enterprise Units, durum and spring wheat in the same section end up being combined at loss time unless the insured chooses and qualifies for Enterprise Units by Type.
- G. **Sunflowers** must be planted with a single implement designed to place the seed (at the proper depth) into the soil. Sunflower acreage planted by broadcasting will be uninsurable.
- H. **Soybean** acreage planted by broadcasting will be uninsurable unless approval is received through a Written Agreement.
- I. **Prevented Planting** will not be an insurable peril on acreage being planted that is on "New Breaking" or land that has just emerged from CRP. RMA essentially wants acreage to have been planted to a crop using good farming practices and harvested in one of the past four crop years before considering it for prevented planting coverage. Other criteria also needs to be met before land is considered eligible for prevented planting coverage.
- J. **Before destroying any crop acreage, contact me!** This is very important! An adjuster will have to make an inspection to determine if you are eligible for a payable loss. A notice of loss should be filed with the company within 72 hours of the time damage is discovered.
- K. Maintain **good records** at both planting and harvesting. Let's make sure we get all the fields properly listed on the acreage report! If a field fails to get reported by the acreage reporting deadline of July 15, coverage will be denied in the event of a claim.
- L. **Prevented planting** must be reported to the company **within 72 hours** of when the Insured decides to discontinue planting.

The following are the 2026 price elections:

Barley	\$ 4.20	Potatoes	\$13.10 ND \$13.10 MN
Canola (Spring Oleic)	\$ 0.229	Soybeans	\$11.09
Corn (Grain)	\$ 4.62	Sugar Beets	\$ 0.171 (\$59.16/Ton)
Navy Beans	\$ 0.28	Sunflowers - Oil	\$ 0.294
Pinto Beans	\$ 0.27	Sunflowers - Non Oil	\$ 0.376
Black Turtle Beans	\$ 0.27	Wheat- Spring	\$ 6.19
Pink Beans	\$ 0.28	Durum	\$ 6.98
Small Red Beans	\$ 0.30	Oats	\$ 3.30
		Flax	\$13.58

Thanks for the business and call anytime!



Norm Enerson



Tyler Enerson

PLANTING DATES

STATE	COUNTY	CROP	Earliest Planting Date	Final Planting Date	End of Late Planting Date	End Of Insurance Date		
ND	Grand Forks	Barley & Oats	4/1/2026	6/5/2026	6/30/2026	10/31/2026		
		Canola	4/15/2026	6/5/2026	6/20/2026	10/31/2026		
		Corn - Grain	4/15/2026	5/25/2026	6/19/2026	12/10/2026		
		Corn - Silage	4/15/2026	6/5/2026	6/30/2026	9/30/2026		
		Dry Beans	5/5/2026	6/10/2026	7/5/2026	10/31/2026		
		Dry Peas - Smooth Green and Yellow	4/1/2026	5/25/2026	6/9/2026	9/30/2026		
		Flax	4/11/2026	6/10/2026	7/5/2026	10/31/2026		
		Potatoes	N/A	6/10/2026	7/5/2026	10/15/2026		
		Soybeans	5/5/2026	6/10/2026	7/5/2026	12/10/2026		
		Sugar Beets	4/11/2026	5/31/2026	6/25/2026	11/15/2026		
		Sunflowers	5/6/2026	6/10/2026	6/30/2026	11/30/2026		
		Wheat	4/1/2026	6/5/2026	6/30/2026	10/31/2026		
		ND	Nelson	Barley & Oats	4/1/2026	6/5/2026	6/30/2026	10/31/2026
Canola	4/15/2026			6/5/2026	6/20/2026	10/31/2026		
Corn - Grain	4/15/2026			5/25/2026	6/19/2026	12/10/2026		
Corn - Silage	4/15/2026			6/5/2026	6/30/2026	9/30/2026		
Dry Beans	5/5/2026			6/10/2026	7/5/2026	10/31/2026		
Dry Peas - Smooth Green and Yellow	4/1/2026			5/25/2026	6/9/2026	9/30/2026		
Flax	4/11/2026			6/10/2026	7/5/2026	10/31/2026		
Soybeans	5/5/2026			6/10/2026	7/5/2026	12/10/2026		
Sunflowers	5/6/2026			6/10/2026	6/30/2026	11/30/2026		
Wheat	4/1/2026			6/5/2026	6/30/2026	10/31/2026		
ND	Pembina			Barley & Oats	4/1/2026	6/5/2026	6/30/2026	10/31/2026
				Canola	4/15/2026	6/5/2026	6/20/2026	10/31/2026
				Corn - Grain	4/15/2026	5/25/2026	6/19/2026	12/10/2026
		Corn - Silage	4/15/2026	6/5/2026	6/30/2026	9/30/2026		
		Dry Beans	5/5/2026	6/10/2026	7/5/2026	10/31/2026		
		Dry Peas - Smooth Green and Yellow	4/1/2026	5/25/2026	6/9/2026	9/30/2026		
		Flax	4/11/2026	6/10/2026	7/5/2026	10/31/2026		
		Potatoes	N/A	6/10/2026	7/5/2026	10/15/2026		
		Soybeans	5/5/2026	6/10/2026	7/5/2026	12/10/2026		
		Sugar Beets	4/11/2026	5/31/2026	6/25/2026	11/15/2026		
		Sunflowers	5/6/2026	6/10/2026	6/30/2026	11/30/2026		
		Wheat	4/1/2026	6/5/2026	6/30/2026	10/31/2026		

STATE	COUNTY	CROP	Earliest Planting Date	Final Planting Date	End of Late Planting Date	End Of Insurance Date		
ND	Steele	Barley & Oats	3/27/2026	5/31/2026	6/25/2026	10/31/2026		
		Canola	4/15/2026	6/1/2026	6/16/2026	10/31/2026		
		Corn - Grain	4/15/2026	5/25/2026	6/19/2026	12/10/2026		
		Corn - Silage	4/15/2026	6/5/2026	6/30/2026	9/30/2026		
		Dry Beans	5/1/2026	6/10/2026	7/5/2026	10/31/2026		
		Dry Peas - Smooth Green and Yellow	4/1/2026	5/20/2026	6/4/2026	9/30/2026		
		Flax	4/11/2026	6/10/2026	7/5/2026	10/31/2026		
		Potatoes - IRR	N/A	6/10/2026	7/5/2026	10/15/2026		
		Soybeans	4/30/2026	6/10/2026	7/5/2026	12/10/2026		
		Sugar Beets	4/11/2026	5/31/2026	6/25/2026	11/15/2026		
		Sunflowers	5/11/2026	6/15/2026	7/5/2026	11/30/2026		
		Wheat	3/27/2026	5/31/2026	6/25/2026	10/31/2026		
		ND	Traill	Barley & Oats	3/27/2026	5/31/2026	6/25/2026	10/31/2026
				Canola	4/15/2026	6/1/2026	6/16/2026	10/31/2026
				Corn - Grain	4/15/2026	5/25/2026	6/19/2026	12/10/2026
Corn - Silage	4/15/2026			6/5/2026	6/30/2026	9/30/2026		
Dry Beans	5/1/2026			6/10/2026	7/5/2026	10/31/2026		
Dry Peas - Smooth Green and Yellow	4/1/2026			5/20/2026	6/4/2026	9/30/2026		
Flax	4/11/2026			6/10/2026	7/5/2026	10/31/2026		
Potatoes - Non IRR	N/A			6/10/2026	7/5/2026	10/15/2026		
Soybeans	4/30/2026			6/10/2026	7/5/2026	12/10/2026		
Sugar Beets	4/11/2026			5/31/2026	6/25/2026	11/15/2026		
Sunflowers	5/11/2026			6/15/2026	7/5/2026	11/30/2026		
Wheat	3/27/2026			5/31/2026	6/25/2026	10/31/2026		
ND	Walsh			Barley & Oats	4/1/2026	6/5/2026	6/30/2026	10/31/2026
				Canola	4/15/2026	6/5/2026	6/20/2026	10/31/2026
				Corn - Grain	4/15/2026	5/25/2026	6/19/2026	12/10/2026
		Corn - Silage	4/15/2026	6/5/2026	6/30/2026	9/30/2026		
		Dry Beans	5/5/2026	6/10/2026	7/5/2026	10/31/2026		
		Dry Peas - Smooth Green and Yellow	4/1/2026	5/25/2026	6/9/2026	9/30/2026		
		Flax	4/11/2026	6/10/2026	7/5/2026	10/31/2026		
		Potatoes	N/A	6/10/2026	7/5/2026	10/15/2026		
		Soybeans	5/5/2026	6/10/2026	7/5/2026	12/10/2026		
		Sugar Beets	4/11/2026	5/31/2026	6/25/2026	11/15/2026		
		Sunflowers	5/6/2026	6/10/2026	6/30/2026	11/30/2026		
		Wheat	4/1/2026	6/5/2026	6/30/2026	10/31/2026		

STATE	COUNTY	CROP	Earliest Planting Date	Final Planting Date	End of Late Planting Date	End Of Insurance Date
MN	Kittson	Barley & Oats	N/A	6/5/2026	6/30/2026	10/31/2026
		Canola	4/15/2026	6/5/2026	6/20/2026	10/31/2026
		Corn - Grain	4/15/2026	5/25/2026	6/19/2026	12/10/2026
		Corn - Silage	4/15/2026	5/31/2026	6/25/2026	9/30/2026
		Dry Beans	4/26/2026	6/10/2026	7/5/2026	10/31/2026
		Flax	N/A	6/10/2026	7/5/2026	10/31/2026
		Potatoes	N/A	6/10/2026	7/5/2026	10/15/2026
		Soybeans	4/20/2026	6/10/2026	7/5/2026	12/10/2026
		Sugar Beets	4/11/2026	5/31/2026	6/25/2026	11/15/2026
		Sunflowers	4/21/2026	6/10/2026	7/5/2026	11/30/2026
		Wheat	4/1/2026	6/5/2026	6/30/2026	10/31/2026
MN	Marshall	Barley & Oats	N/A	6/5/2026	6/30/2026	10/31/2026
		Canola	4/15/2026	6/5/2026	6/20/2026	10/31/2026
		Corn - Grain	4/15/2026	5/25/2026	6/19/2026	12/10/2026
		Corn - Silage	4/15/2026	5/31/2026	6/25/2026	9/30/2026
		Dry Beans	4/26/2026	6/10/2026	7/5/2026	10/31/2026
		Flax	N/A	6/10/2026	7/5/2026	10/31/2026
		Potatoes	N/A	6/10/2026	7/5/2026	10/15/2026
		Soybeans	4/20/2026	6/10/2026	7/5/2026	12/10/2026
		Sugar Beets	4/11/2026	5/31/2026	6/25/2026	11/15/2026
		Sunflowers	4/21/2026	6/10/2026	7/5/2026	11/30/2026
		Wheat	4/1/2026	6/5/2026	6/30/2026	10/31/2026
MN	Polk	Barley & Oats	N/A	6/5/2026	6/30/2026	10/31/2026
		Canola	4/15/2026	6/5/2026	6/20/2026	10/31/2026
		Corn - Grain	4/10/2026	5/25/2026	6/19/2026	12/10/2026
		Corn - Silage	4/10/2026	5/31/2026	6/25/2026	9/30/2026
		Dry Beans	4/26/2026	6/10/2026	7/5/2026	10/31/2026
		Flax	N/A	6/10/2026	7/5/2026	10/31/2026
		Potatoes	N/A	6/10/2026	7/5/2026	10/15/2026
		Soybeans	4/20/2026	6/10/2026	7/5/2026	12/10/2026
		Sugar Beets	4/11/2026	5/31/2026	6/25/2026	11/15/2026
		Sunflowers	4/21/2026	6/10/2026	7/5/2026	11/30/2026
		Wheat	4/1/2026	6/5/2026	6/30/2026	10/31/2026

2026 CROP ROTATION RESTRICTIONS

THIS IS NOT AN OFFICIAL DOCUMENT. Please refer to the Special Provisions in the current Actuarial Document or the applicable Crop Provisions for exact information.

CANOLA

Counties of Grand Forks, Nelson, Traill, Walsh, Pembina, Steele, Kittson, Marshall, Polk

Insurance will not attach to any acreage on which canola, crambe, chickpeas, dry beans, mustard, rapeseed, sunflowers (plus camelina for Kittson, Marshall and Polk counties) have been planted in either of the preceding two crop years (three year rotation) with the exception below:

In a two year rotation, canola, crambe, chickpeas, dry beans, mustard, rapeseed, or sunflowers (plus camelina for Kittson, Marshall and Polk counties) cannot have been planted in the preceding crop year and a blackleg resistant variety (MR-R) must be planted with the insured providing proof of variety by the acreage reporting date. A rate surcharge (CR) will apply.

A crop which was planted, and then all plant growth is terminated by chemical or mechanical means prior to June 15, will not be considered planted for rotational purposes ONLY. The insured is responsible to provide proof of insurability.

For Kittson, Marshall and Polk counties in Minnesota:

Insurance shall not attach or be considered to have attached without a written agreement to a planted crop on acreage from which, in the same calendar year:

1. A perennial hay crop was harvested; or
2. A crop (other than a cover crop) reached the headed or budded stage prior to termination, regardless of the percentage of plants that reached the headed or budded stage;

Termination means growth has ended. To qualify for a written agreement, you must provide a minimum of the most recent three years of your double cropping actual production history for the crop in the county or area. A cover crop is one that meets the criteria outlined in the Insurance Availability section of these Special Provisions.

CORN

Counties of Grand Forks, Nelson, Traill, Walsh, Pembina, Steele

Insurance shall not attach or be considered to have attached to a planted non-irrigated crop on acreage from which, in the same calendar year: 1) a perennial hay crop was harvested; or 2) a crop, other than a cover crop, reached the headed or budded stage prior to termination, regardless of the percentage of plants that reach the headed or budded stage.

For Kittson, Marshall and Polk counties in Minnesota:

Insurance shall not attach or be considered to have attached without a written agreement to a planted crop on acreage from which, in the same calendar year:

1. A perennial hay crop was harvested; or
2. A crop (other than a cover crop) reached the headed or budded stage prior to termination, regardless of the percentage of plants that reached the headed or budded stage;

Termination means growth has ended. To qualify for a written agreement, you must provide a minimum of the most recent three years of your double cropping actual production history for the crop in the county or area. A cover crop is one that meets the criteria outlined in the Insurance Availability section of these Special Provisions.

DRY BEANS

Counties of Grand Forks, Nelson, Traill, Walsh, Pembina, Steele, Kittson, Marshall, Polk

Insurance will not attach to any acreage on which dry beans, canola, crambe, mustard, rapeseed, soybeans, or sunflowers have been planted in the preceding crop year.

A crop which was planted and then all plant growth is terminated by chemical or mechanical means prior to June 15, will not be considered planted for rotational purposes ONLY. The insured is responsible to provide proof of insurability.

In addition to the above Dry Bean restrictions for Kittson, Marshall and Polk counties in Minnesota:

Insurance shall not attach or be considered to have attached without a written agreement to a planted crop on acreage from which, in the same calendar year:

1. A perennial hay crop was harvested; or
2. A crop (other than a cover crop) reached the headed or budded stage prior to termination, regardless of the percentage of plants that reached the headed or budded stage;

Termination means growth has ended. To qualify for a written agreement, you must provide a minimum of the most recent three years of your double cropping actual production history for the crop in the county or area. A cover crop is one that meets the criteria outlined in the Insurance Availability section of these Special Provisions.

POTATOES

Counties of Grand Forks, Traill, Walsh, Pembina, Steele, Kittson, Marshall, Polk

Insurance will not attach to any acreage on which potatoes or sunflowers were planted the preceding crop year (unless allowed on organic soils by written agreement – Polk County, MN).

Frost or freeze is not an insurable cause of loss after October 7.

In accordance with Section 8 of the Basic Provisions, insurance shall not attach to varieties of the fingerling type, unless provided by written agreement.

In addition to the above potato restrictions, Kittson, Marshall and Polk counties have the following restriction: A crop which was planted and then all plant growth is terminated by chemical or mechanical means prior to June 15, will not be considered planted for rotational purposes ONLY, unless the reason for destruction of the crop was due to disease. The insured is responsible for providing proof of insurability.

In accordance with Section 8 of the Basic Provisions, insurance shall not attach to planted acres intended to be harvested as creamer size potatoes, unless provided by written agreement.

For Kittson, Marshall and Polk counties in Minnesota:

Insurance shall not attach or be considered to have attached without a written agreement to a planted crop on acreage from which, in the same calendar year:

1. A perennial hay crop was harvested; or
2. A crop (other than a cover crop) reached the headed or budded stage prior to termination, regardless of the percentage of plants that reached the headed or budded stage;

Termination means growth has ended. To qualify for a written agreement, you must provide a minimum of the most recent three years of your double cropping actual production history for the crop in the county or area. A cover crop is one that meets the criteria outlined in the Insurance Availability section of these Special Provisions.

SOYBEANS

Counties of Grand Forks, Nelson, Traill, Walsh, Pembina, Steele

Insurance shall not attach or be considered to have attached to a planted non-irrigated crop on acreage from which, in the same calendar year: 1) a perennial hay crop was harvested; or 2) a crop, other than a cover crop, reached the headed or budded stage prior to termination, regardless of the percentage of plants that reach the headed or budded stage.

For Kittson, Marshall and Polk counties in Minnesota:

Insurance shall not attach or be considered to have attached without a written agreement to a planted crop on acreage from which, in the same calendar year:

1. A perennial hay crop was harvested; or
2. A crop (other than a cover crop) reached the headed or budded stage prior to termination, regardless of the percentage of plants that reached the headed or budded stage;

Termination means growth has ended. To qualify for a written agreement, you must provide a minimum of the most recent three years of your double cropping actual production history for the crop in the county or area. A cover crop is one that meets the criteria outlined in the Insurance Availability section of these Special Provisions.

SUGAR BEETS

Counties of Grand Forks, Traill, Walsh, Pembina, Steele, Kittson, Marshall, Polk

In accordance with section 8(a)(4) of the Sugar Beet Crop Provisions, a crop which is properly planted, using a machine designated for such purpose, into an established nurse/cover crop, will be insurable provided that the established nurse/cover crop is terminated prior to reaching the tillering stage of growth on or before the acreage reporting date.

In accordance with section 9(a) of the Sugar Beet Crop Provisions, insurance will not attach to any acreage planted to sugar beets:

- 1) The previous crop year, unless otherwise specified in the Special Provisions for the county;
- 2) In any crop year following the discovery of rhizomania on the acreage, unless allowed by the Special Provisions or by written agreement; or
- 3) That does not meet the rotation requirements shown in the Special Provisions.

Modification in Sugar Beet Special Provisions:

- As provided by the terms and conditions of the sugar beet policy, insurance will not attach on acreage in any crop year following discovery of rhizomania unless planted to a rhizomania resistant variety approved by the contracting sugar beet company.
- Insurance will not attach on acreage in any crop year following discovery of root aphids unless planted to a root aphid tolerant variety approved by the contracting sugar beet company.

In addition to the above sugar beet restrictions: A crop which was planted and then all plant growth is terminated by chemical or mechanical means prior to the acreage reporting date (June 15 for Kittson, Marshall, and Polk counties), will not be considered planted for rotational purposes ONLY (unless the reason for destruction of the crop was due to disease for Polk, Marshall and Kittson Counties). The insured is responsible for providing proof of insurability.

SUGAR BEETS, continued

For Kittson, Marshall and Polk counties in Minnesota:

Insurance shall not attach or be considered to have attached without a written agreement to a planted crop on acreage from which, in the same calendar year:

1. A perennial hay crop was harvested; or
2. A crop (other than a cover crop) reached the headed or budded stage prior to termination, regardless of the percentage of plants that reached the headed or budded stage;

Termination means growth has ended. To qualify for a written agreement, you must provide a minimum of the most recent three years of your double cropping actual production history for the crop in the county or area. A cover crop is one that meets the criteria outlined in the Insurance Availability section of these Special Provisions.

SUNFLOWERS

Counties of Grand Forks, Nelson, Traill, Walsh, Pembina, Steele, Kittson, Marshall, Polk

Insurance will not attach to any acreage on which sunflowers, canola, crambe, dry beans, safflowers, mustard or rapeseed was planted in the previous crop year. A crop which was planted and then all plant growth is terminated by chemical or mechanical means prior to June 15, will not be considered planted for rotational purposes ONLY. The insured is responsible to provide proof of insurability.

For Grand Forks, Nelson, Traill, Walsh, Pembina, Steele counties in North Dakota:

Insurance shall not attach or be considered to have attached to a planted non-irrigated crop on acreage from which, in the same calendar year: 1) a perennial hay crop was harvested; or 2) a crop, other than a cover crop, reached the headed or budded stage prior to termination, regardless of the percentage of plants that reach the headed or budded stage.

Termination means growth has ended. A cover crop is one that meets the criteria outlined in the Insurance Availability section of these Special Provisions.

For Kittson, Marshall and Polk counties in Minnesota:

Insurance shall not attach or be considered to have attached without a written agreement to a planted crop on acreage from which, in the same calendar year:

1. A perennial hay crop was harvested; or
2. A crop (other than a cover crop) reached the headed or budded stage prior to termination, regardless of the percentage of plants that reached the headed or budded stage;

Termination means growth has ended. To qualify for a written agreement, you must provide a minimum of the most recent three years of your double cropping actual production history for the crop in the county or area. A cover crop is one that meets the criteria outlined in the Insurance Availability section of these Special Provisions.

DRY PEAS

County of Grand Forks *Check with us for Rotation in other counties*

Insurance will not attach to any acreage on which field peas (Austrian Peas, Forage/Feed Peas grown for Seed, Marrowfat Peas and/or Smooth Green or Yellow Peas) were planted in either of the previous two (2) crop years or on which chickpeas or lentils were planted in the previous crop year. Chickpeas that were planted and then all plant growth is terminated by chemical or mechanical means prior to June 15, will not be considered planted for rotational purposes only. The insured is responsible to provide proof of insurability. This statement applies to field peas, lentils, and chickpeas grown either as a grain, cover crop or in a cover crop mixture.