

GROUP RISK INCOME PROTECTION WHEAT CROP PROVISIONS

1. Definitions.

Expected price - For GRIP wheat, the discovery period shown on the GRIP Wheat Mandatory Actuarial Document Endorsement Commodity Exchange Endorsement (CEE), for the appropriate Board of Trade for the state, and the variety of wheat insured.

Harvest - Combining or threshing the wheat for grain.

Harvest price - For GRIP wheat, the average daily settlement price for the dates shown on the GRIP Wheat Mandatory Actuarial Document Endorsement CEE for the appropriate Board of Trade for the state, and the variety of wheat insured.

NASS yield - The yield calculated by dividing the NASS estimate of the wheat production in the county, by the NASS estimate of the acres of wheat in the county, as specified in the actuarial documents. The actuarial documents will specify whether harvested or planted acreage is used to calculate the yield used to establish the expected county yield and calculate indemnities.

Planted acreage - Land in which the wheat seed has been planted by a machine appropriate for the insured crop and planting method, at the correct depth, into a seedbed that has been properly prepared for the planting method and production practice. Land on which seed is initially spread onto the soil surface by any method and which subsequently is mechanically incorporated into the soil in a timely manner and at the proper depth, will also be considered planted.

2. Crop Insured.

The insured crop will be all wheat:

- (a) Grown on insurable acreage in the county or counties listed in the accepted application;
- (b) Properly planted and reported by the acreage reporting date;
- (c) Planted with the intent to be harvested as grain; and
- (d) Not planted into an established grass or legume, interplanted with another crop, or planted as a nurse crop, unless seeded at the normal rate and intended for harvest as grain.

3. Payment.

- (a) A payment will be made only if the county revenue for the insured crop is less than your trigger revenue.
- (b) County revenues will be determined prior to April 1 following the crop year.
- (c) We will issue any payment to you prior to May 1 immediately following our determination of the county revenue.
- (d) The payment is equal to the payment calculation factor multiplied by your policy protection for each insured crop practice and type specified in the actuarial documents.

- (e) The payment will not be recalculated even though the NASS yield may be subsequently revised.

4. Program Dates.

STATE AND COUNTY	CANCELLATION AND TERMINATION DATES	CONTRACT CHANGE DATE
All Colorado counties except Alamosa, Conejos, Costilla, Rio Grande, and Saguache; all Montana counties except Daniels and Sheridan Counties; all South Dakota counties except Corson, Walworth, Edmunds, Faulk, Spink, Beadle, Kingsbury, Miner, McCook, Turner, and Yankton Counties and all South Dakota counties east thereof; all Wyoming counties except Big Horn, Fremont, Hot Springs, Park, and Washakie Counties; and all other states except Alaska, Arizona, California, Maine, Minnesota, Nevada, New Hampshire, North Dakota, Utah, and Vermont.	September 30	June 30
Arizona; California; Nevada; and Utah	October 31	June 30
Alaska; Alamosa, Conejos, Costilla, Rio Grande, and Saguache Counties, Colorado; Maine; Minnesota; Daniels and Sheridan Counties, Montana; New Hampshire; North Dakota; Corson, Walworth, Edmunds, Faulk, Spink, Beadle, Kingsbury, Miner, McCook, Turner, and Yankton Counties South Dakota, and all South Dakota counties east thereof; Vermont; and Big Horn, Fremont, Hot Springs, Park, and Washakie Counties, Wyoming.	March 15	November 30