

**SUMMARY OF CHANGES FOR THE  
INCOME PROTECTION - WHEAT CROP PROVISIONS (05-311)**

The following is a brief description of significant changes to the pilot Income Protection – Wheat Crop Provisions that are effective for the 2005 crop year. Please refer to the crop provisions for more complete information.

Section 10(a)(5) – Technical correction to include. This will make the 2005 crop year coverage equal to prior crop years.

**UNITED STATES DEPARTMENT OF AGRICULTURE**  
**Federal Crop Insurance Corporation**  
**INCOME PROTECTION - WHEAT CROP PROVISIONS**



This is a pilot risk management program created by the Federal Crop Insurance Corporation. This risk management tool will be insured under the authority provided by the Federal Crop Insurance Act as amended.

If a conflict exists among the policy provisions, the order of priority is as follows: (1) the Special Provisions; (2) these Crop Provisions; and (3) the Basic Provisions with (1) controlling (2), etc.

**1. Definitions.**

**Adequate stand** - A population of live plants per unit of acreage which will produce at least the yield used to establish your production amount.

**Administrative fee** - An amount you must pay for catastrophic risk protection and additional coverage for each crop year as specified in the Basic Provisions and section 15 of these crop provisions.

**Amount of protection** - The dollar amount of insurance determined by multiplying the production amount, times the projected price, times the net acres.

**Crop** - Wheat, including only common wheat (Triticum aestivum), club wheat (T. compactum), durum wheat (T. durum) and Khorasan (T. turanicum).

**Harvest** - Combining or threshing the insured wheat for grain or cutting for hay or silage on any acreage. Wheat which is swathed prior to combining is not considered harvested.

**Harvest price** - The average of the final closing daily settlement prices for the period, exchange, and futures contract specified in the Special Provisions.

**Initially planted** - The first occurrence of planting the insured crop on insurable acreage for the crop year.

**Khorasan** - The common name for a variety of wheat (Triticum turanicum) that is marketed under trademarks such as Kamut. Khorasan is considered to be spring wheat for the purposes of this policy.

**Latest final planting date -**

- (a) The final planting date for spring-planted acreage in all counties for which the Special Provisions designate a final planting date for spring-planted acreage only;
- (b) The final planting date for fall-planted acreage in all counties for which the Special Provisions designate a final planting date for fall-planted acreage only; or
- (c) The final planting date for spring-planted acreage in all counties for which the Special Provisions designate final planting dates for both spring-planted and fall-planted acreage.

**Local Market Price** - The cash grain price per bushel for the applicable quality level indicated below and offered by buyers in the area in which you normally market the insured crop. The local market price will reflect the maximum limits of quality deficiencies allowable for the applicable quality level indicated below. Factors not associated with the specified quality levels, including but not limited to protein, oil or moisture content, or milling quality will not be considered.

- (a) U.S. No. 2 for Wheat (subclass hard amber durum for durum wheat and subclass northern spring for hard red spring wheat), except Khorasan.

- (b) The quality factor levels required for durum wheat to grade U.S. No. 2 for Khorasan.

**Net acres** - The planted acreage of the insured wheat crop multiplied by your share.

**Nurse crop (companion crop)** - A crop planted into the same acreage as another crop, that is intended to be harvested separately, and which is planted to improve growing conditions for the crop with which it is grown.

**Planted acreage** - In addition to the definition contained in the Basic Provisions, land on which seed is initially spread onto the soil surface by any method and subsequently is mechanically incorporated into the soil in a timely manner and at the proper depth will be considered planted, unless otherwise provided by the Special Provisions, or actuarial documents.

**Prevented planting** - In lieu of the definition contained in the Basic Provisions, failure to plant the insured crop with proper equipment by the latest final planting date designated in the Special Provisions for the insured crop in the county. You may also be eligible for a prevented planting payment if you failed to plant the insured crop with the proper equipment within the applicable late planting period following the latest final planting date. You must have been prevented from planting the insured crop due to an insured cause of loss that is general in the surrounding area and that prevents other growers from planting acreage with similar characteristics.

**Production amount (per acre)** - The number of bushels determined by multiplying the approved actual production history (APH) yield per acre, calculated in accordance with 7 CFR part 400, subpart G, times the coverage level percentage you elect.

**Projected price** - The average of the final closing daily settlement prices for the period, exchange, and futures contract specified in the Special Provisions.

**Sales closing date** - In lieu of the definition contained in the Basic Provisions, a date contained in the Special Provisions by which an application must be filed and by which you may change your crop insurance coverage for a crop year. If the Special Provisions provide a sales closing date for both winter and spring types of the insured crop and you plant any insurable acreage of the winter type, you may not change your crop insurance coverage after the sales closing date for the winter type.

**Swathed** - Severance of the stem and grain head from the ground without removal of the seed from the head and placing into a windrow.

**2. Insurance Guarantees, Coverage Levels, and Prices for Determining Indemnities**

- (a) In lieu of section 3 of the Basic Provisions, the

information necessary to determine the amount of protection will be contained in the Special Provisions or in the actuarial documents. The price at which an indemnity will be determined will be the harvest price.

- (b) Catastrophic risk protection provided under 7 CFR part 402 is not available. In lieu of section 3 of the Basic Provisions, growers who elect catastrophic risk protection will receive coverage in accordance with the Catastrophic Risk Protection Coverage section of these provisions.
- (c) In counties with both fall and spring sales closing dates for the insured crop, you may only change your coverage level until the spring sales closing date if you do not have any insured fall planted acreage of the insured crop. If you have any insured fall planted acreage of the insured crop, you may not change your coverage level after the fall sales closing date.

**3. Unit**

In lieu of sections 1 and 34 of the Basic Provisions, a unit is all insurable acreage of wheat in the county in which you have a share on the date coverage begins for the crop year.

**4. Annual Premium**

In lieu of section 7(c) of the Basic Provisions, the annual premium amount is determined by multiplying the amount of protection, times the premium rate, times any premium adjustment percentage that may apply.

**5. Contract Changes**

The contract change date is November 30 preceding the cancellation date for counties with an March 15 cancellation date and June 30 preceding the cancellation date for all other counties (see section 4 of the Basic Provisions).

**6. Life of Policy, Cancellation and Termination Dates, and Eligibility**

- (a) In accordance with section 2 of the Basic Provisions, the cancellation and termination dates are:

<u>State</u>	<u>Cancellation Date</u>	<u>Termination Date</u>
Minnesota; Daniels, and Sheridan Counties, Montana; North Dakota; and Corson, Walworth, Edmunds, Faulk, Spink, Beadle, Kingsbury, Miner, McCook, Turner, and Yankton Counties, South Dakota, and all South Dakota counties north and east thereof.	March 15	March 15
Kansas	September 30	September 30

Idaho; all Montana counties except Daniels and Sheridan; Oregon; all South Dakota counties Except Corson, Walworth, Edmonds, Faulk, Spink, Beadle, Kingsbury, Miner, McCook, Turner, Yankton and all South Dakota counties north and east thereof; and Washington. September 30 November 30

- (b) Land designated in the actuarial documents as high risk land is not insurable under this policy. You may elect to

insure the high risk land under a Catastrophic Risk Protection Endorsement to the MPCCI Policy. If both policies are in force, the acreage of the crop covered under the Income Protection Policy will be considered as a separate crop for insurance purposes, including the payment of administrative fees.

**7. Insured Crop**

- (a) In accordance with section 8 of the Basic Provisions, the crop insured will be wheat, that is grown in the county on insurable acreage, and for which premium rates are provided by the actuarial documents:
  - (1) In which you have a share;
  - (2) That is planted for harvest as grain; and
  - (3) That is not:
    - (i) Interplanted with another crop;
    - (ii) Planted into an established grass or legume; or
    - (iii) Planted as a nurse crop, unless planted as a nurse crop for new forage seeding, but only if seeded at a normal rate and intended for harvest as grain.
- (b) If you anticipate destroying any acreage prior to harvest you:
  - (1) May report all planted acreage when you report your acreage for the crop year and specify any acreage to be destroyed as uninsurable acreage. (By doing so, no coverage will be considered to have attached on the specified acreage and no premium will be due for such acreage. If you do not destroy such acreage, you will be subject to the under-reporting provisions contained in section 6 of the Basic Provisions); or
  - (2) May report all planted acreage as insurable when you report your acreage for the crop year. Premium will be due on all the acreage except as set forth herein. If the Special Provisions allow a reduced premium amount for acreage intentionally destroyed prior to harvest, you may qualify for such reduction only if you notify us in writing on or before the date designated in the Special Provisions of the intended destruction, and do not claim an indemnity on the acreage. No premium reduction will be allowed if the required notice is not given or if you claim an indemnity for the acreage. Upon receiving timely notice, insurance coverage on the acreage you do not intend to harvest will cease and we will revise your acreage report to indicate the applicable reduction in premium. If you do not destroy the crop as intended, you will be subject to the under-reporting provisions contained in section 6 of the Basic Provisions.

**8. Insurance Period**

In lieu of the requirements under section 11 of the Basic Provisions, the insurance period is as follows:

- (a) Insurance attaches on the unit or part thereof on the later of the date we accept your application or the date the insured wheat is planted with the following limitations:

- (1) The acreage must be planted on or before the final planting date designated in the Special Provisions for the type (winter or spring) except as allowed in section 13 of these Crop Provisions and the Basic Provisions.
  - (2) Whenever the Special Provisions designate only a fall final planting date, any acreage of winter wheat damaged before such final planting date, to the extent that growers in the area would normally not further care for the crop, must be replanted to a winter wheat type unless we agree that replanting is not practical.
  - (3) Whenever the Special Provisions designate both fall and spring final planting dates, any winter wheat that is damaged before the spring final planting date, to the extent that growers in the area would normally not further care for the crop, must be replanted to a winter type of the insured crop unless we agree that replanting is not practical. If it is not practical to replant to a winter type, but it is practical to plant a spring type, you must replant to a spring type to keep your insurance based on the winter type in force. Any winter wheat acreage that is replanted to a spring type of the same crop when it was practical to replant the winter type will be insured as the spring type and the production amount, premium, and price applicable to the spring type will be used. In this case, the acreage will be considered to be initially planted to the spring type. If you have elected coverage under a winter wheat coverage option (if available in the county), insurance will be in accordance with the selected option.
  - (4) Whenever the Special Provisions designate a spring final planting date any acreage of spring wheat damaged before such final planting date, to the extent that growers in the area would normally not further care for the crop, must be replanted to spring wheat unless we agree that replanting is not practical.
  - (5) Whenever the Special Provisions designate only a spring final planting date, any acreage of fall planted wheat is not insured unless you request such coverage on or before the spring sales closing date, and we agree in writing that the acreage has an adequate stand in the spring to produce the yield used to determine your production amount. The fall planted wheat will be insured as a spring type for the purpose of the production amount, premium and price. Insurance will attach to such acreage on the date we determine an adequate stand exists or on the spring final planting date if we do not determine adequacy of the stand by the spring final planting date. Any acreage of such fall planted wheat that is damaged after it is accepted for insurance but before the spring final planting date to the extent that growers in the area would normally not further care for the crop must be replanted to a spring type of the insured crop unless we agree that it is not practical to replant. If fall planted acreage is not to be insured it must be recorded on the acreage report as uninsured fall planted acreage.
- (b) Insurance ends on each unit at the earliest of:
    - (1) Total destruction of the insured wheat;
    - (2) Harvest;
    - (3) Final adjustment of a loss;
    - (4) October 31 of the calendar year in which the crop is normally harvested; or
    - (5) Abandonment of the crop on the unit.
- 9. Causes of Loss**
- In addition to the provisions under section 12 of the Basic Provisions, insurance is provided only against a decline in the amount of income due to the following causes of loss which occur within the insurance period:
- (a) A decline in the harvest price below the projected price;
  - (b) Adverse weather conditions;
  - (c) Fire;
  - (d) Insects, but not damage due to insufficient or improper application of pest control measures;
  - (e) Plant disease, but not damage due to insufficient or improper application of disease control measures;
  - (f) Wildlife;
  - (g) Earthquake;
  - (h) Volcanic eruption; or
  - (i) Failure of the irrigation water supply, if applicable, due to an insured cause of loss specified in sections 9(b) through (h) occurring within the insurance period.
- 10. Replanting Payments**
- (a) A replant payment for wheat is allowed as follows:
    - (1) In lieu of provisions in section 13 of the Basic Provisions that limit the amount of a replant payment to the actual cost of replanting, the amount of any replanting payment will be determined in accordance with these crop provisions;
    - (2) You comply with all requirements regarding replanting payments contained under section 13 of the Basic Provisions (except as allowed in section 10(a)(1));
    - (3) The wheat must be damaged by an insurable cause of loss to the extent that the remaining stand will not produce at least 90 percent of the production amount for the acreage;
    - (4) The acreage must have been initially planted to spring wheat in those counties with only a spring final planting date;
    - (5) Damage must occur after the fall final planting date or the date specified in the Special Provisions in those counties where both a fall and spring final planting date are designated; and
    - (6) The replanted wheat must be seeded at a rate sufficient to achieve a total (undamaged and new seeding) plant population that will produce at least the yield used to determine your production amount.

- (b) No replanting payment will be made for acreage initially planted to winter wheat in any county for which the Special Provisions contain only a fall final planting date.
- (c) The maximum amount of the replanting payment per acre will be the lesser of 20 percent of the production amount or 4 bushels, multiplied by the projected price, multiplied by your share.
- (d) When wheat is replanted using a practice that is uninsurable for an original planting, the liability for the unit will be reduced by the amount of the replanting payment. The premium amount will not be reduced.
- (e) Replanting payments will be calculated using the projected price and production amount for the crop type that is replanted and insured. The following will have a replanting payment based on the amount of protection for the crop type initially planted:
  - (1) Any damaged winter crop type that is replanted to a spring crop type, but that retains insurance based on the winter crop type amount of protection; and
  - (2) Any acreage replanted at a reduced seeding rate into a partially damaged stand of the insured crop.

**11. Duties In The Event of Damage or Loss**

- (a) In addition to your duties under section 14 of the Basic Provisions, if you initially discover damage to the insured crop within 15 days of, or during harvest, you must leave representative samples of the unharvested crop for our inspection. The samples must be at least 10 feet wide and the entire length of each field in the unit, and must not be harvested or destroyed until the earlier of our inspection or 15 days after harvest of the balance of the unit is completed; and
- (b) If your production to count multiplied by the harvest price is less than the amount of protection, you must notify us within 45 days after the date the harvest price is published.

**12. Settlement of Claim**

- (a) In the event of loss or damage covered by this policy, we will settle your claim by:
  - (1) Multiplying the total production to count (see section 12(b)) by crop type by the applicable harvest price, by
    - (i) For other than catastrophic risk protection coverage, one hundred percent, or
    - (ii) For catastrophic risk protection coverage, fifty-five percent;
  - (2) Totaling the results of 12(a)(1);
  - (3) Totaling the amount of protection for all types;
  - (4) Subtracting the result of section 12(a)(2) from section 12(a)(3).

If the result of section 12(a)(4) is greater than zero, an indemnity will be paid to you. If the result of section 12(a)(4) is less than zero, no indemnity will be due.

- (b) The total production in bushels to count from all insurable acreage will include your share of:
  - (1) All appraised production as follows:
    - (i) Not less than the production amount for acreage:

- (A) That is abandoned;
  - (B) Put to another use without our consent;
  - (C) Damaged solely by uninsured causes; or
  - (D) For which you fail to provide records of production that are acceptable to us;
- (ii) Production lost due to uninsured causes;
  - (iii) Unharvested production (mature unharvested production may be adjusted for quality deficiencies and excess moisture in accordance with subsection 12(c));
  - (iv) Potential production on insured acreage that you intend to put to another use or abandon, if you and we agree on the appraised production to count. Upon such agreement the insurance period for that acreage will end if you put the acreage to another use or abandon the crop. If agreement on the appraised production to count is not reached:
    - (A) If you do not elect to continue to care for the crop, or we may give you consent to put the acreage to another use if you agree to leave intact, and provide sufficient care for, representative samples of the crop in locations acceptable to us. (The amount of production to count for such acreage will be based on the harvested production or appraisals from the samples at the time harvest should have occurred. If you do not leave the required samples intact, or you fail to provide sufficient care for the samples, our appraisal made prior to giving you consent to put the acreage to another use will be used to determine the amount of production to count) or
    - (B) If you elect to continue to care for the crop, the amount of production to count for the acreage will be the harvested production, or our reappraisal if additional damage occurs and the crop is not harvested.
- (2) All harvested production from the insurable acreage.
- (c) Mature wheat production may be adjusted for excess moisture and quality deficiencies. If a moisture adjustment is applicable, it will be made prior to any adjustment for quality.
    - (1) Production will be reduced by .12 percent for each .1 percentage point of moisture in excess of 13.5 percent. We may obtain samples of the production to determine the moisture content.
    - (2) Production will be eligible for quality adjustment if:

- (i) Deficiencies in quality, in accordance with the Official United States Standards for Grain, including the definition of terms used in section 12(d), result in wheat, except Khorasan, not meeting the grade requirements for U.S. No. 4 (grades U.S. No. 5 or worse) because of test weight, total damaged kernels (heat damaged kernels will not be considered to be damaged), shrunken or broken kernels, defects (foreign material and heat damage will not be considered to be defects) a musty, sour, or commercially objectionable foreign odor (except smut odor); or grading garlicky, light smutty, smutty or ergoty;
  - (ii) Quality factors for Khorasan fall below the levels contained in the Official United States Standards for Grain that cause durum wheat to grade less than U.S. No. 4. For example, if durum wheat grades less than U.S. No. 4 when its test weight falls below 54.0 pounds per bushel, Khorasan would be eligible for quality adjustment if its test weight falls below 54.0 pounds per bushels. The same quality factors considered for quality adjustment of durum wheat will be applicable and determination of deficiencies will be made in accordance with the Federal Grain Inspection Service directive that establishes procedures for quality factor analysis of Khorasan seed. Quality adjustment discount factors for U.S. grades specified in the Special Provisions will also apply to Khorasan at the same levels applicable to durum wheat;
  - (iii) Substances or conditions are present, including mycotoxins, that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health.
- (3) Quality will be a factor in determining your loss only if:
- (i) The deficiencies, substances, or conditions resulted from a cause of loss against which insurance is provided under these crop provisions;
  - (ii) All determinations of these deficiencies, substances, or conditions are made using samples of the production obtained by us or by a disinterested third party approved by us; and
  - (iii) With regard to deficiencies in quality (except test weight, which may be determined by our loss adjuster), the samples are analyzed by:
    - (A) A grain grader licensed under the United States Grain Standards Act or the United States Warehouse Act;
    - (B) A grain grader licensed under State law and employed by a warehouse operator who has a commodity storage agreement with the Commodity Credit Corporation; or
    - (C) A grain grader not licensed under State law, but who is employed by a warehouse operator who has a commodity storage agreement with the Commodity Credit Corporation and is in compliance with State law regarding warehouses; and
    - (iv) With regard to substances or conditions injurious to human or animal health, the samples are analyzed by a laboratory approved by us.
- (4) Wheat production that is eligible for quality adjustment, as specified in subsections 12(c)(2) and (3), will be reduced by the quality adjustment factor contained in the Special Provisions.
- (d) Any production harvested from plants growing in the insured wheat crop may be counted as wheat production on a weight basis.
- 13. Late Planting**  
In lieu of section 16 of the Basic Provisions:
- (a) The production amount for each acre planted to the insured crop during the late planting period will be reduced by 1 percent per day for each day planted after the final planting date.
  - (b) Acreage planted after the late planting period may be insured as follows:
    - (1) The production amount for each acre planted as specified in this subsection will be determined by multiplying the production amount that is provided for acreage of the insured wheat crop that is timely planted by your prevented planting coverage level percentage (60.0 percent unless you elected a higher prevented planting coverage level percentage specified in the actuarial documents.)
    - (2) Planting on such acreage must have been prevented by the final planting date (or during the late planting period, if applicable) by an insurable cause occurring within the insurance period for prevented planting coverage; and
    - (3) All production from acreage as specified in this section will be included as production to count for the unit.
  - (c) The premium amount for insurable acreage specified in this section will be the same as that for timely planted acreage. If the amount of premium you are required to pay (gross premium less our subsidy) for such acreage exceeds the liability, coverage for those acres will not be provided (no premium will be due and no indemnity will be paid).
  - (c) Any acreage on which an insured cause of loss is a material factor in preventing completion of planting, as specified in the definition of "planted acreage" (e.g., seed is broadcast on the soil surface but cannot be incorporated), will be considered as acreage planted after the final planting date and the production

guarantee will be calculated in accordance with section 13.

#### 14. Prevented Planting

- (a) In lieu of sections 17(f)(10), 17(f)(11) and 17(f)(12) of the Basic Provisions, regardless of the number of eligible acres determined in section 17(e) of the Basic Provisions, prevented planting coverage will not be provided for any acreage:
- (1) For which you cannot provide proof that you had the inputs available to plant and produce a crop with the expectation of at least producing the yield used to determine the production amount (Evidence that you have previously planted the crop on the unit will be considered adequate proof unless your planting practices or rotational requirements show that the acreage would have remained fallow or been planted to another crop);
  - (2) Based on an irrigated practice production amount unless adequate irrigation facilities were in place to carry out an irrigated practice on the acreage prior to the insured cause of loss that prevented you from planting. Acreage with an irrigated practice production amount will be limited to the number of acres allowed for that practice under sections 17(e) and (f) of the Basic Provisions and section 14(a) of these crop provisions; or
  - (3) Based on a crop type that you did not plant, or did not receive a prevented planting insurance guarantee or production amount for, in at least one of the four most recent crop years. Types for which separate projected prices or production amounts are available must be included in your APH database in at least one of the most recent four crop years. We will limit prevented planting payments based on a specific crop type to the number of acres allowed for that crop type as specified in sections 17(e) and (f) of the Basic Provisions and section 14(a) of these crop provisions.
- (b) In lieu of section 17(i) of the Basic Provisions the prevented planting payment for any eligible acreage within a unit will be determined by:
- (1) Multiplying the production amount per acre for timely planted acreage by the projected price for the wheat crop, by 60 percent (If you have additional levels of coverage, and pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents);
  - (2) Multiplying the result of section 14(b)(1) by the number of eligible prevented acres in the unit; and
  - (3) Multiplying the result of section 14(b)(2) by your share.
- (c) In addition to the provisions contained in section 17 of the Basic Provisions, in counties for which the Special Provisions designate a spring final planting date, your prevented planting production amount will be based

on your approved yield for spring-planted acreage of the insured crop.

#### 15. Catastrophic Risk Protection Coverage

- (a) The Catastrophic Risk Protection Endorsement is not applicable. The following provisions in this section are applicable if you have elected the catastrophic risk protection plan of insurance for any insured acreage.
- (b) The Catastrophic risk protection equals twenty-seven and one-half percent of your approved yield times 100 percent of the projected price.
- (c) Administrative Fees
- (1) In lieu of section 4, you will not be responsible to pay a premium, nor will the policy be terminated because the premium has not been paid. FCIC will pay a premium subsidy equal to the premium established for this catastrophic risk protection coverage.
  - (2) In return for catastrophic risk protection coverage, you must pay an administrative fee to us within 30 days after you have been billed by us, unless otherwise specified in 7 CFR part 400 (You will be billed by the billing date stated in the Special Provisions);
    - (i) The administrative fee for each crop in the county is \$100.
    - (ii) Payment of an administrative fee will not be required if you file a bona fide zero acreage report on or before the acreage reporting date for the crop (If you falsely file a zero acreage report you may be subject to criminal and administrative sanctions).
  - (3) The administrative fee does not apply if it is determined that you meet the definition of a limited resource farmer. If you qualify as a limited resource farmer and desire to be exempted from paying the administrative fee, you must sign the waiver at the time of application (on or before the sales closing date).
  - (4) If the administrative fee is not paid when due, you, and all persons with an insurable interest in the crop under the same contract, may be ineligible for certain other USDA program benefits as set out in section 15(e), and all such benefits already received for the crop year must be refunded.
- (d) Multiple Benefits  
If you are eligible to receive an indemnity under this section and benefits compensating you for the same loss under any other USDA program, you must elect the program from which you wish to receive benefits. Only one payment or program benefit is allowed. However, if other USDA program benefits are not available until after you filed a claim for indemnity, you may refund the total amount of the indemnity and then receive the other program benefit. Farm ownership and operating loans may be obtained from the USDA in addition to crop insurance indemnities.
- (e) Eligibility for Other USDA Program Benefits  
You must obtain at least catastrophic risk protection coverage for each crop of economic significance in the

county in which you have an insurable share, if insurance is available in the county for the crop, unless you provide a signed waiver of any eligibility for emergency crop loss assistance in connection with the crop. If you do not obtain catastrophic risk protection coverage or sign the waiver, you will not be eligible for:

- (1) Benefits under the Agricultural Market Transition Act;
  - (2) Loans or any other USDA provided farm credit, including guaranteed and direct farm ownership loans, operating loans, and emergency loans under the Consolidated Farm and Rural Development Act provided after October 13, 1994; and
  - (3) Benefits under the conservation reserve program derived from any new or amended application or contracts executed after October 13, 1994.
- (f) Failure to comply with all provisions of the policy constitutes a breach of contract and may result in ineligibility for the farm program benefits stated in subsection 15(e) for that crop year and any benefit already received must be refunded.

**16. Written Agreement**

The written agreement provisions of the Basic Provisions are not applicable.