



**UNITED STATES DEPARTMENT OF AGRICULTURE
FEDERAL CROP INSURANCE CORPORATION
QUALITY ADJUSTMENT PROVISIONS – AMENDATORY ENDORSEMENT**

(This is a Continuous Endorsement)

1. This endorsement modifies the provisions of your crop insurance policy for the 2003 and subsequent crop years.
2. The provisions in section 3 of this endorsement are applicable in lieu of section:
 - (a) 11(d)(3) of the Common Crop Insurance Policy, Small Grains Crop Provisions;
 - (b) 12(d)(3) of the Common Crop Insurance Policy, Canola and Rapeseed Crop Provisions;
 - (c) 11(d)(3) of the Common Crop Insurance Policy, Sunflower Crop Provisions;
 - (d) 11(e)(3) of the Common Crop Insurance Policy, Coarse Grains Crop Provisions;
 - (e) 11(d)(3) of the Revenue Assurance Wheat Crop Provisions;
 - (f) 11(d)(3) of the Revenue Assurance Feed Barley Crop Provisions;
 - (g) 12(d)(3) of the Revenue Assurance Canola and Rapeseed Crop Provisions;
 - (h) 11(d)(3) of the Revenue Assurance Sunflower Crop Provisions;
 - (i) 11(d)(3) of the Revenue Assurance Corn and Soybean Crop Provisions;
 - (j) 11(e)(3) of the Crop Revenue Coverage Wheat Crop Provisions;
 - (k) 11(e)(3) of the Crop Revenue Coverage Coarse Grains Crop Provisions;
 - (l) 12(c)(3) of the Income Protection Wheat Crop Provisions;
 - (m) 12(c)(3) of the Income Protection Barley Crop Provisions;
 - (n) 13(c)(3) of the Income Protection Corn Crop Provisions;
 - (o) 13(c)(3) of the Income Protection Grain Sorghum Crop Provisions; and
 - (p) 13(c)(3) of the Income Protection Soybean Crop Provisions.
3. Quality will be a factor in determining your loss only if:
 - (a) The deficiencies, substances, or conditions resulted from a cause of loss against which insurance is provided under these crop provisions;
 - (b) 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
 - (c) With regard to deficiencies in quality (except test weight, which may be determined by our loss adjustor), the samples are analyzed by:
 - (1) A grain grader licensed under the United States Grain Standards Act or the United States Warehouse Act;
 - (2) A grain grader licensed under State law and employed by a warehouse operator who has a storage agreement with the Commodity Credit Corporation; or
 - (3) 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
 - (d) With regard to substances or conditions injurious to human or animal health, the samples are analyzed by a laboratory approved by us.
4. The provisions in section 5 of this endorsement are applicable in lieu of section:
 - (a) 12(e)(2) of the Common Crop Insurance Policy, Dry Pea Crop Provisions;
 - (b) 12(d)(3) of the Common Crop Insurance Policy, Rice Crop Provisions;
 - (c) 13(e)(3) of the Common Crop Insurance Policy, Dry Bean Crop Provisions; and
 - (d) 12(e)(3) of the Crop Revenue Coverage Rice Crop Provisions.
5. Quality will be a factor in determining your loss only if:
 - (a) The deficiencies, substances, or conditions resulted from a cause of loss against which insurance is provided under these crop provisions;
 - (b) The deficiencies, substances, or conditions result in a net price for the damaged production that is less

than the local market price;

- (c) 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
 - (d) With regard to deficiencies in quality (except test weight, which may be determined by our loss adjustor), the samples are analyzed by:
 - (1) A grader licensed under the United States Agricultural Marketing Act or the United States Warehouse Act;
 - (2) A grader licensed under State law and employed by a warehouse operator who has a storage agreement with the Commodity Credit Corporation; or
 - (3) A 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
 - (e) With regard to substances or conditions injurious to human or animal health, the samples are analyzed by a laboratory approved by us.
6. The provisions in section 7 of this endorsement are applicable in lieu of section 11(d)(3) of the Common Crop Insurance Policy, Safflower Crop Provisions.
7. Quality will be a factor in determining your loss only if:
- (a) The deficiencies, substances, or conditions resulted from a cause of loss against which insurance is provided under these crop provisions;
 - (b) 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
 - (c) With regard to deficiencies in quality (except test weight, which may be determined by our loss adjustor), the samples are analyzed by:
 - (1) A grader licensed under the United States Agricultural Marketing Act or the United States Warehouse Act;
 - (2) A grader licensed under State law and employed by a warehouse operator who has a storage agreement with the Commodity Credit Corporation; or
 - (3) A 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
 - (d) With regard to substances or conditions injurious to human or animal health, the samples are analyzed by a laboratory approved by us.