

**REVENUE ASSURANCE  
OPTIONAL ENDORSEMENT**

**WINTER WHEAT COVERAGE ENDORSEMENT**  
(This is a Continuous Endorsement)

1. In return for payment of the additional premium as indicated in the premium calculator, this endorsement is attached to and made a part of your Revenue Assurance Wheat Crop Provisions subject to the terms and conditions described herein.
2. This endorsement is available only in counties for which the Special Provisions designate both a fall final planting date and a spring final planting date, and for which the actuarial documents provide a premium rate for this coverage.
3. You must have the Revenue Assurance Wheat Crop Provisions in force.
4. You must select this coverage on your application for insurance. Failure to do so means you have rejected this coverage and this endorsement is void.
5. Coverage under this endorsement begins on the later of the date we accept your application for coverage or on the fall final planting date designated in the Special Provisions. Coverage ends on the spring final planting date designated in the Special Provisions.
6. The provisions under section 15 of the Revenue Assurance Insurance Policy Basic Provisions are amended to require that all notices of damage must be provided to us by the spring final planting date designated in the Special Provisions.
7. All eligible acreage of wheat covered under this endorsement must be insured.
8. The amount of any indemnity paid under the terms of this endorsement will be subject to any reduction specified in the Revenue Assurance Insurance Policy Basic Provisions for multiple crop benefits in the same crop year.
9. Whenever any winter wheat is damaged during the insurance period and at least 20 acres or 20 percent of the insured planted acreage in the unit, whichever is less, does not have an adequate stand to produce at least 90 percent of the revenue guarantee for the acreage, you may, at your option, take one of the following actions:
  - (a) Continue to care for the damaged crop. By doing so, coverage will continue under the terms of the Revenue Assurance Insurance Policy Basic Provisions, the Revenue Assurance Wheat Crop Provisions, and this endorsement.
  - (b) Replant the acreage to an appropriate variety of wheat, if it is practical, and receive a replanting payment in accordance with the terms of section 10 of the Revenue Assurance Wheat Crop Provisions. By doing so, coverage will continue under the terms of the Revenue Assurance Insurance Policy Basic Provisions, the Revenue Assurance Wheat Crop Provisions, and this endorsement, and the revenue guarantee for winter wheat will remain in effect.
  - (c) Destroy the remaining crop on such acreage. By doing so, you agree to accept an appraised amount of production determined in accordance with section 12 of the Revenue Assurance Wheat Crop Provisions to count against the revenue guarantee. This amount will be considered production to count in determining any final indemnity on the unit and will be used to settle your claim as described in section 12 (Final Settlement of Claim) of the Revenue Assurance Wheat Crop Provisions. You may use such acreage for any purpose, including planting and separately insuring any other crop if such insurance is available. If you elect to plant and elect to insure spring wheat (you must elect whether or not you want insurance on the spring wheat at the time we release the winter wheat acreage), you must pay additional premium for the insurance. Such acreage will be insured in accordance with the policy provisions that are applicable to acreage that is initially planted to spring wheat, and you must:
    - (1) Plant the spring wheat in a manner which results in a clear and discernable break in the planting pattern at the boundary between it and any remaining acreage of the winter wheat, and
    - (2) Store or market the production in a manner which permits us to verify the amount of spring wheat type production separately from any winter wheat type production. In the event you are unable to provide records of production that are acceptable to us, the spring wheat acreage will be considered to be a part of the original winter wheat unit.