

UNITED STATES DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation
WHEAT CROP INSURANCE
WINTER COVERAGE ENDORSEMENT



(This is a Continuous Endorsement)

- (a) In return for payment of the additional premium designated in the Actuarial Table, this endorsement is attached to and made part of your Small Grains Crop Provisions subject to the terms and conditions described herein.
- (b) 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.
- (c) This endorsement modifies the provisions of sections 7 and 11 of the Small Grains Crop Insurance policy.
 - (1) You must have a Small Grains Crop Insurance policy in force and elect to insure wheat under that policy.
 - (2) You may select **either** Option A **or** Option B. Failure to select either Option A or Option B means that you have rejected both Options and this endorsement would be void.
 - (3) Insurance Period. 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.
 - (4) The provisions under section 14 of the Common Crop Insurance Policy 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.

OPTION A
(30 PERCENT COVERAGE AND ACREAGE RELEASE)

Whenever any winter wheat is damaged during the insurance period (see section (3) above), and at least 20 acres or 20 percent of the acreage in the unit, whichever is less, does not have an adequate stand to produce at least 90 percent of the production guarantee for the acreage, you may take any one of the following actions:

- (a) Destroy the remaining crop on such acreage. By doing so, you agree to accept an amount of production to count against the unit production guarantee equal to 70 percent of the production guarantee for the damaged acreage, or an appraisal determined in accordance with paragraph 11.(c)(1) of the Small Grains Crop Insurance Provisions if such an appraisal results in a greater amount of production. 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 the provisions under section 11. (Settlement of Claim) of the Small Grains Crop Insurance Provisions. You may use such acreage for any purpose, including planting and separately insuring any other crop. If you elect to utilize such acreage for the production of spring wheat, you must:
 - (1) plant the spring wheat in a manner which results in a clear and discernible break in the planting pattern at the boundary between it and any remaining winter wheat; and
 - (2) store or market the production from such acreage in a manner which permits us to verify the amount of spring wheat production separately from any winter wheat 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. If you elected to insure the spring wheat acreage as a separate optional unit, any premium amount for such acreage will be considered earned and payable to us.

- (b) Continue to care for the damaged crop. By doing so, coverage will continue under the terms of the Common Crop Insurance Policy, the Small Grains Crop Insurance Provisions, and this Option.
- (c) 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 9. (Replanting Payments) of the Small Grains Crop Provisions. By doing so, coverage will continue under the terms of the Common Crop Insurance Policy, the Small Grains Crop Insurance Provisions, and this Option, and the production guarantee for winter wheat will remain in effect.

OPTION B
(WITH FULL WINTER DAMAGE COVERAGE)

Whenever any winter wheat is damaged during the insurance period and at least 20 acres or 20 percent of the acreage in the unit, whichever is less, does not have an adequate stand to produce at least 90 percent of the production 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 Common Crop Insurance Policy, the Small Grains Crop Insurance Provisions, and this Option.
- (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 9. (Replanting Payments) of the Small Grains Crop Provisions. By doing so, coverage will continue under the terms of the Common Crop Insurance Policy, the Small Grains Crop Insurance Provisions, and this Option, and the production guarantee for winter wheat will remain in effect.
- (c) Accept our appraisal of the crop on the damaged acreage as production to count against the production guarantee for the damaged acreage, destroy the remaining crop on such acreage, and be eligible for any indemnity due under the terms of the Common Crop Insurance Policy and the Small Grains Crop Provisions. The appraisal 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 the provisions of section 11. (Settlement of Claim) of the Small Grains Crop Insurance Provisions. You may use such acreage for any purpose, including planting and separately insuring any other crop. If you elect to utilize such acreage for the production of spring wheat, you must:
 - (1) plant the spring wheat in a manner which results in a clear and discernible break in the planting pattern at the boundary between it and any remaining winter wheat; and
 - (2) store or market the production from such acreage in a manner which permits us to verify the amount of spring wheat production separately from any winter wheat 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. If you elected to insure the spring wheat acreage as a separate optional unit, any premium amount for such acreage will be considered earned and payable to us.