

—PLEASE READ THIS CAREFULLY—

**FARM MACHINERY SCHEDULED COVERAGE**

(The information required below may be shown on a separate schedule or supplemental Declarations.)

1. Each item that is covered must be described below or on a schedule that is a part of this policy. A coverage amount must be shown for each item. This is the most that we will pay for a loss to that item.

Described Items	Serial Number	COVERAGE AMOUNT
a.		\$ _____
b.		\$ _____
c.		\$ _____
d.		\$ _____
e.		\$ _____
f.		\$ _____
g.		\$ _____
h.		\$ _____
i.		\$ _____
j.		\$ _____
k.		\$ _____
l.		\$ _____
m.		\$ _____
n.		\$ _____
o.		\$ _____
p.		\$ _____
q.		\$ _____
r.		\$ _____
s.		\$ _____
t.		\$ _____
u.		\$ _____
v.		\$ _____
w.		\$ _____

2. The most that we will pay for a loss to all unlisted mobile farm machinery and equipment, tools, accessories and spare parts is:

\$ \_\_\_\_\_

The most that we will pay for each unlisted item is:

\$ \_\_\_\_\_

**DEDUCTIBLE**

The following deductible amount will apply to each loss after all other adjustments have been made

\$ \_\_\_\_\_

**COINSURANCE**

You must maintain a minimum coverage amount. This minimum coverage amount is 80 percent of the full actual cash value of all covered property. If the coverage amount at the time of loss is less than the minimum coverage amount, we will pay only a part of a loss. Our part of the loss will be determined by dividing the coverage amount by the minimum coverage amount. This percent will be applied to the final adjusted loss to determine the amount that we will pay.

This clause applies to each described item.

**PROPERTY COVERED**

The following property is covered only while it is within 100 miles of the location where it is normally stored. The 100

mile limit does not apply if the covered property is being transported on your vehicles to or from the place where such property is bought, sold or serviced. We cover:

1. the described items for which a coverage amount is shown.
2. **your** unlisted mobile farm machinery and equipment including tools, accessories and spare parts if a coverage amount is shown.
3. watercraft.
4. recreational vehicles.
5. tires or tubes mounted on vehicles. **We** do cover tires and tubes mounted on covered vehicles if:
  - a. the loss is caused by fire, windstorm, theft or vandalism; or
  - b. the loss is caused by a covered peril which also damages the vehicle.

### EXTENSIONS OF COVERAGE

**We** cover items acquired during the policy period as follows.

#### 1. Newly Acquired Items

- a. **We** cover mobile farm machinery and equipment acquired during the policy period and which are not replacement items. **We** cover these items for a period up to 30 days after they are acquired. **You** must provide **us** with a complete description of each item within this 30-day period and pay the additional premium.
- b. **We** cover these items for their actual cash value. The most that **we** will pay for all such items is 25 percent of the total coverage amount for all covered items.
- c. This coverage will end at the earliest of the following:
  - 1) when the newly acquired items are reported to **us**.
  - 2) the end of the reporting period shown above.
  - 3) the expiration date of this policy.

#### 2. Replacement Items

- a. **We** cover mobile farm machinery and equipment acquired during the policy period to replace items that are covered. **You** must provide **us** with a complete description of each item and pay any additional premium. For 30 days after **you** acquire the item, the most that **we** will pay is the smaller of the following:
  - 1) the coverage amount shown for the item replaced plus an additional amount up to \$25,000.
  - 2) the actual cash value of the item.
- b. If **you** do not report these items to **us** within the 30-day period and pay the additional premium, the most that **we** will pay for these items is the coverage amount shown for the items they replaced.
- c. This coverage will end at the earlier of the following:
  - 1) when the replacement item is reported to **us**.
  - 2) the expiration date of this policy.

### PROPERTY EXCLUDED

**We** do not cover:

1. self-propelled vehicles that are designed or licensed for highway use.
2. aircraft.

### PERILS COVERED

**We** cover direct physical loss to covered property unless the loss is caused by a peril that is excluded. The loss must be due to an external cause.

### PERILS EXCLUDED

**We** do not pay for a loss if one or more of the following excluded perils apply to the loss, regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded peril. **We** do not pay for a loss that results from:

1. a dishonest or illegal act, alone or in collusion with another, by:
  - a. **you**;
  - b. others who have an interest in the property;
  - c. others to whom **you** entrust the property; or
  - d. the employees or agents of a., b., or c. whether or not they are at work.

**We** do cover loss caused by dishonest acts by carriers or other bailees for hire.
2. dampness of atmosphere.
3. extremes of temperature.
4. a process to repair, adjust, service or maintain the covered property. If a fire or explosion results, **we** do cover the loss caused by the fire or explosion.
5. mechanical breakdown or failure. If a fire or explosion results, **we** do cover the loss caused by the fire or explosion.
6. electrical currents, other than those caused by lightning, that damage an electrical apparatus or its wiring. If a fire or explosion results, **we** do cover the loss caused by the fire or explosion.

There are other perils that are not covered. These are listed in the Inland Marine General Terms.