

COVERAGE E - SCHEDULED FARM PERSONAL PROPERTY
COVERAGE F - FARM BARN, BUILDINGS, STRUCTURES AND
ADDITIONAL FARM DWELLINGS

DEFINITIONS

1. **Farm Produce and Supplies** means farm produce usually originating on a farm. This includes supplies which are used in the operation of the farm. This excludes tobacco, growing crops and plants.
2. **Mobile Machinery** means mobile machinery used in the operation of the farm including equipment, implements and tools. This includes **motorized vehicles** except aircraft and **motor vehicles**. This excludes any specifically insured machinery.
3. **Specifically Insured Machinery** means machinery specifically listed on the schedule.
4. **Livestock** means cattle, sheep, swine, goats, horses, mules, donkeys and hybrids thereof.
5. **Additional Farm Dwellings** means farm dwellings, as scheduled, on the **insured premises**. This includes additions, fixtures and outdoor equipment used for servicing such dwellings. This excludes the **residence** covered under Coverage A.
6. **Farm Barns, Buildings and Structures** means farm buildings as scheduled. This includes attached sheds and fixtures. This excludes farm dwellings or silos, whether or not attached to a structure.
7. **Tenant's Improvements and Betterments** means permanent fixtures, alterations, decorations and additions, made or acquired at your expense, which are part of the described farm barn or farm structure.

The definition of **insured premises** is modified when used in connection with this form.

8. **Insured Premises** also means:
 - a. the farm premises described on the Declarations;
 - b. other land **you** use for farming purposes; and
 - c. new farm premises acquired or leased during the policy period.

PROPERTY COVERED

Coverage E - Scheduled Farm Personal Property - We cover the classes or items of farm personal property for which a limit of liability is stated in the schedule and only while on the **insured premises**. This coverage is subject to all policy **terms** that apply to property coverages unless amended by this form.

Coverage F - Farm Barns, Buildings and Structures - We cover the items of farm real property located on the **insured premises** and for which a limit of liability is stated in the schedule. This coverage is subject to all policy **terms** that apply to property coverages unless amended by this form.

INCIDENTAL PROPERTY COVERAGES

This form provides the following Incidental Property Coverages. These incidental coverages are subject to all the **terms** of Coverages E or F. These incidental coverages do not increase the limit of liability stated for Coverages E or F.

1. **Away from Premises**
 - a. **Farm Produce and Supplies** - You may apply up to 10% of the limit of liability for **farm produce and supplies** to cover such property off, but within 100 miles of, the **insured premises**.
 - b. **Mobile Machinery** - This policy covers **mobile machinery** while it is temporarily off, but within 100 miles of, the **insured premises**.
 - c. **Specifically insured machinery** is covered while it is temporarily off, but within 100 miles of, the **insured premises**.
 - d. **Livestock** is covered while temporarily removed from the **insured premises**.
2. **Materials and Supplies** - The limit of liability that applies to a building or other structure includes all materials and supplies, on or adjacent to the **insured premises**, intended to be used in the construction, alteration or repair of such building or structure.
3. **Subsequently Acquired Mobile Machinery** - The following insurance shall be excess over any other valid and collectible insurance available to the **insured**.
 - a. **Mobile Machinery** - We cover newly acquired **mobile machinery** which is not a replacement item. **Our** limit of liability is no more than \$15,000 on all newly acquired **mobile machinery**. This coverage applies for 30 days from the date of acquisition or until the expiration date of the policy, if it occurs first.

Within 30 days of acquisition, the **insured** must report the acquisition to **us**. The **insured** must give **us** a full description of the new machinery and pay the additional premium required.

- b. **Specifically Insured Machinery** - This policy covers items acquired as replacement of **specifically insured machinery**.

Our limit of liability is the smaller of the limit of liability specified for the replaced item plus \$15,000, or the actual cash value. The additional \$15,000 limit applies for 30 days from the date of acquisition or until the expiration date of this policy, if it occurs first.

Within 30 days of acquisition, the **insured** must report the acquisition to **us**. The **insured** must give **us** a full description of the new machinery and pay the additional premium required. If this is not done, the limit of liability for the replaced item applies.

4. **Emergency Removal**
 - a. **We** pay for loss to covered property while removed from the **insured premises** for preservation from damage from perils insured against. Such property is covered against loss from perils insured against for 30 days. This coverage does not extend past the expiration date of the policy.
 - b. **We** pay up to \$100 towing charge to move a covered mobile home endangered by a peril insured against.
5. **Debris Removal** - **We** pay for the removal of debris of covered property following an insured loss.
6. **Fire Department Service Charge** (not applicable in Arizona, New Hampshire, New Mexico or New York) - **We** pay up to \$500 for charges **you** are obligated to pay when a fire department is called to protect the **insured premises** from perils insured against.

PROPERTY NOT COVERED

This form does not cover loss to:

1. Property covered under Coverages A, B or C or the Incidental Property Coverages pertaining to those coverages.
2. Outdoor antennas, their lead-in wiring, accessories, masts and towers, private power and light poles unless specifically insured.
3. Trees, plants, shrubs, lawns, and growing crops.
4. Devices, accessories, or antennas designed for reproducing, receiving, transmitting, recording or playing back data, sound or picture while in or on a **motorized vehicle**, farm equipment or watercraft unless such device, accessory or antenna is permanently installed by the manufacturer (dealer) in the **motorized vehicle**, farm equipment or watercraft.
5. Film, tape, wire, record or other media for use with any device designed for reproducing, receiving, transmitting, recording or playing back of data, sound or picture while in a **motorized vehicle**, farm equipment or watercraft.
6. The contents of a rice warehouse, rice drying house, cotton gin building belonging to a cotton gin plant or located on gin premises, or machinery, vehicles or implements that are part of these operations.

FARM PERILS SECTION

This policy insures against direct physical loss to property covered under Coverage E - Scheduled Farm Personal Property and Coverage F - Farm Barns, Buildings and Structures caused by the following perils.

1. **Fire or Lightning** - This does not cover loss resulting from any electrical injury or disturbance to electrical appliances, devices, fixtures or wiring caused by electrical currents artificially generated, unless fire ensues and then only for the loss caused by such fire.
2. **Windstorm or Hail** - This does not cover loss:
 - a. caused directly or indirectly by frost, cold weather, ice (other than hail), snow or sleet, all whether wind-driven or not;
 - b. to the interior of a building, or to the property inside,

caused by dust, rain, sand, sleet, snow or water, all whether wind-driven or not. Loss caused by dust, rain, sand, sleet, snow or water is covered if these elements enter through an opening in roof or walls resulting from damage caused by the direct force of wind or hail;

- c. to **livestock** or poultry caused by
 - 1) running into streams or ditches or against fences or other objects;
 - 2) smothering;
 - 3) fright; or
 - 4) freezing in blizzards or snowstorms;
- d. to hay, straw and fodder while outside of buildings;
- e. to farm produce in stacks, shocks, or swaths;
- f. to the following property
 - 1) awnings including their supports;
 - 2) fences;
 - 3) seawalls, property line walls, retaining walls and similar walls;
 - 4) greenhouses, hothouses, slat houses, trellises, pergolas, cabanas and outdoor equipment used for servicing the premises;
 - 5) wharves, docks, piers, boathouses, bulkheads or other structures located over or partially over water and the property therein or thereon; or
 - 6) watercraft, including their trailers, furnishings, equipment and outboard motors while such property is outside a fully enclosed building.
3. **Explosion** - This does not cover loss caused by:
 - a. explosion of steam boilers, steam pipes, steam turbines or steam engines, if owned by, leased by or operated under the control of the **insured**;
 - b. shock waves caused by aircraft, known as "sonic boom";
 - c. electric arcing;
 - d. rupture or bursting of rotating or moving parts of machinery caused by centrifugal force or mechanical breakdown;
 - e. water hammer;
 - f. rupture or bursting of water pipes;
 - g. rupture, bursting or operation of pressure relief devices; or
 - h. rupture or bursting due to swelling of the contents of any building or structure, caused by water.
4. **Riot or Civil Commotion.**
5. **Aircraft** - This means only direct loss from actual physical contact of an aircraft or objects falling from an aircraft with covered property.
6. **Vehicles** - This means direct loss from actual physical contact of a vehicle with covered property. This does not cover loss:
 - a. caused by vehicles owned or operated by an occupant of the **insured premises**; or
 - b. to fences, driveways, or walks.
7. **Smoke** - This means only direct loss from smoke due to sudden, unusual and faulty operations of any heating or cooking unit on the **insured premises**. This does not cover

loss caused by smoke from fireplaces, agricultural smudging operations, or industrial operations.

8. **Vandalism and Malicious Mischief** - This does not cover loss if the **insured premises** are vacant for 30 consecutive days immediately before the loss.
9. **Theft** - This means any act of stealing or attempt to steal. This does not cover loss:
 - a. committed by an **insured**;
 - b. disclosed on taking inventory;
 - c. by conversion or embezzlement;
 - d. by escape or mysterious disappearance; or
 - e. from premises which are vacant for more than 30 consecutive days immediately before the loss.
10. **Collision** - This means direct loss to covered farm personal property or vehicles caused by:
 - a. collision of a vehicle with another object; or
 - b. upset or overturn of a vehicle.
11. **Electrocution of Livestock** - This covers loss by electrocution of **livestock** covered under this policy.

HOW MUCH WE PAY FOR LOSS OR CLAIM

"How Much We Pay For Loss or Claim" in the General Policy Provisions is deleted and replaced by the following.

1. Losses are settled on the basis of actual cash value including deduction for depreciation, however caused.
2. **Our Limit of Liability.**
 - a. For loss to farm property, **we** pay the lesser of the following amounts:
 - 1) the applicable limit of liability;
 - 2) the amount of **your** interest in the property;
 - 3) the cost of repairing or replacing the property with the materials of equivalent kind and quality to the extent practicable;
 - 4) the amount computed after applying the deductible or other limitation applicable to the loss;
 - 5) the amount computed by application of any Co-insurance Clause;
 - 6) the actual cash value of the property at the time of the loss; or
 - 7) (applies to mobile homes only at **your** option) the amount equal to the difference between the actual cash value of the property immediately before the loss and its actual cash value immediately after the loss.
 - b. **Co-Insurance Clause - Our limit of liability for an item of:**
 - 1) **farm produce and supplies** (No. 1 on the schedule),
 - 2) **mobile machinery** or equipment (No. 2 on the schedule),
 - 3) **poultry** (No. 10 on the schedule), or
 - 4) **livestock** (No. 11 on the schedule)is that proportion of the loss which the amount of insurance for each class bears to the percentage shown on the Declarations of the actual cash value of all property eligible to be covered under that class at the time of loss.

This does not apply to specific coverage on a single animal or specifically described **mobile machinery**.

The value of machinery and **livestock** acquired, not as replacement items, within the previous 30 days shall be excluded from the above calculation.

3. **Deductibles**
 - a. The deductible applies to all coverages provided by this form except Emergency Removal and Fire Department Service Charge .
The deductible applies to all perils insured against unless otherwise stated on the Declarations or endorsement.
 - b. **We** pay only that part of the loss over the deductible stated on the Declarations or endorsement. The deductible applies per **occurrence**, and separately to each covered location.
4. **Insurance Under More Than One Coverage** - If more than one coverage of this policy insures the same loss, **we** pay no more than the actual claim, loss or damage sustained.
5. **Insurance Under More Than One Policy** - If there is other valid and collectible insurance which applies to a loss or claim, or would have applied in the absence of this policy, the insurance under this policy shall be considered excess insurance and shall not apply or contribute to the payment of any loss or claim until the amount of such other insurance is exhausted.
6. **Restoration of Limit of Liability.** Any loss **we** pay under this policy does not reduce the limit of liability.

SUSPENSION OF COVERAGE

We do not pay for loss caused by fire to the contents usual and incidental to tobacco barns, while tobacco is being cured or dried by open fire, and for five days thereafter.