

**A Service of
MISSOURI FARM BUREAU**

**FLEXGUARD
INSURANCE
POLICY**



Farm Bureau New Horizons Insurance Company of Missouri

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FARM BUREAU NEW HORIZONS INSURANCE COMPANY OF MISSOURI
NEW HORIZONS FLEXGUARD POLICY AND ENDORSEMENTS

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45 **DEFINED WORDS**
46 **WHICH ARE USED IN SEVERAL PARTS OF THE POLICY**
47

48 Throughout this policy, **you** and **your** mean the Named Insured shown on the
49 Declaration Page(s). **We**, **our**, and **us** refer to Farm Bureau New Horizons
50 Insurance Company of Missouri or **our** representatives. Defined words and terms
51 will be printed in **BOLD TYPE** throughout the policy.
52

53 **Blanket** – means all **farm personal property** owned by **you** except **individually**
54 **identified** property or property which is excluded.

55 **Bodily injury** – means physical harm to the body, and sickness, or non-
56 communicable disease, including death, which results from physical harm to the
57 body. **Bodily injury** does not include any sexually transmitted disease, or any
58 mental injury, sickness or disease of the mind, mental anguish, or emotional
59 distress unless such condition is diagnosed by a medical doctor and directly
60 results from physical **bodily injury** to the individual on whose behalf the claim is
61 made.

62 **Business** – means:

- 63 1. Any full or part-time occupation, profession, or trade, including
64 **farming**; however, **business** does not include **farming** if the
65 Declaration Page(s) lists END HF00001-F001 - Farm Liability; or
- 66 2. Any activity for which the person engaged in that activity
67 reasonably expects to receive monetary compensation or gain
68 including **farming**; however, **business** does not include **farming**
69 if the Declaration Page(s) lists END HF00001-F001 - Farm
70 Liability; or
- 71 3. The use of any part of any premises as identified in 1. and 2.
72 above; or
- 73 4. Any property rented or held for rental by any **insured**. However,
74 when the **dwelling** is rented and used exclusively for residential
75 purposes, it is not considered a **business** if the Declaration
76 Page(s) identifies the **dwelling** as tenant occupied.

77 **Business** does not mean:

- 78 1. The occasional, non-repetitive sale of personal property at the
79 **residence premises**;
- 80 2. A part-time activity, engaged in by any **insured**, if the individual
81 engaged in that activity is under the age of twenty-one.

82 **Custom Farming** – means **farming** done by any **insured** for others in exchange
83 for cash or commodity remuneration. **Custom Farming** does not include
84 exchange labor.

85 **Dwelling** – means the house, duplex, apartment, condominium, townhouse,
86 mobile home, manufactured home, or modular home identified on the Declaration
87 Page(s).

88 **Farming** – means the ownership, maintenance, or use of the **insured premises**
89 for the production of **farm products**. **Farming** includes operation of roadside
90 stands where the main products sold are **your own farm products**.

91 **Farm Employee** – means any person who works for any **insured** whose duties
92 are in connection with the **farming** of the **insured premises**. It does not include
93 any **insured** or **relative** of any **insured** living on the **insured premises**, nor any
94 employee while engaged in any **business** activity.

95 **Farm Personal Property** – means **livestock, machinery, and grain and feed**
96 owned by **you** while being used for personal or **farming** purposes. It does not
97 include any property which is attached to the land or any permanent structure
98 except as provided for irrigation or GPS equipment under **machinery** coverage.
99 A gator, mule, or other similar slow-moving utility-type vehicle or lawn or garden
100 tractor used solely to service the **residence premises** is considered Coverage C
101 – Personal Property.

102 **Farm Products** – means crops, **livestock**, eggs, bulk milk, nursery stock,
103 vegetables and fruits raised or grown on the **insured premises**. It does not
104 include any product which has been processed from its original form into another
105 product.

106 **Fungi or mold** – means any type or form of fungus, including mold or mildew and
107 any mycotoxins, spores, scents, or by-products produced or released by **fungi or**
108 **mold**. Under Section II this does not include any **fungi or mold** that are on, or
109 are contained in, products or goods intended for consumption.

110 **Grain and Feed** – means:

- 111 1. **Grain**, including threshed, harvested or combined corn, wheat,
112 grain sorghum, rice, soy beans, barley, oats, rye, sunflowers,
113 grass seeds, cotton and cotton seed, and fruits and vegetables.
- 114 2. **Feed**, including hay, straw, fodder, silage, ground feed, and
115 manufactured and processed stock food and food additives.

116 The following are covered only when **individually identified**: grain under
117 government loan or seal, grain or feed held for resale, grain or feed not owned by
118 any **insured**, and other crops or plants.

119 **Individually Identified** – means **farm personal property** which is separately
120 described on the Coverage E schedule on the Declaration Page(s). This includes
121 **machinery** purchased by **you** as a replacement for an item listed on the
122 schedule.

123 **Insured** – means **you** and the following residents of **your** household:

- 124 1. **Your relatives**.
- 125 2. Any other person under the age of 21 who is in the legal care of
126 the Named Insured.

127 If the Named Insured on the Declaration Page(s) is not a person,
128 **insured** also means the person(s) listed as Designated Representative
129 on the Declaration Page(s), their **relatives**, and any other person
130 residing in their household under the age of 21 who is in their legal

131 care.

132 If the Declaration Page(s) lists END HF00001-F001 – Farm Liability,
133 **insured** also includes any **Farm Employee** while acting within the
134 course and scope of employment in the named insured’s **farming**
135 operation.

136 If **you** die, the person having proper legal custody of covered property
137 replaces **you** as the Named Insured. This applies only to insurance on
138 covered property and legal liability arising out of that property. If **you** die, any
139 person who is an **insured** continues to be an **insured** while residing on the
140 **insured premises**.

141 **Insured premises** – means:

142 1. The described location:

143 If **you** own or rent the **dwelling** described on the Declaration Page(s),
144 the **insured premises** are that **dwelling** and related real property at that
145 location.

146 2. For Coverage F - Personal Liability and Coverage G - Medical
147 Payments Coverages only, **insured premises** also include:

148 (a) Other premises listed on the Declaration Page(s).

149 (b) The part of any residential premises **you** acquire or which
150 is being built for **your** occupancy during the current policy
151 period until the renewal date of the policy.

152 (c) Individual or family cemetery lots and burial vaults.

153 (d) The part of any residential premises not owned by **you**
154 while **you** are temporarily residing there. This includes
155 residences of **you, your relatives**, or the first person listed
156 as Designated Representative on the Declarations
157 Page(s) and their **relatives**, while attending school.

158 (e) Sidewalks, driveways, approaches, and access ways
159 immediately adjoining the **insured premises**, excluding
160 public roads, public lakes, streams, rivers, creeks or other
161 public waterways.

162 (f) Vacant land (without dwelling or other structure[s])
163 provided **you** do not own more than 40 such acres.

164 If the Declaration Page(s) lists END HF00001-F001—Farm Liability,
165 **insured premises** also includes:

166 3. All premises **you** lease or rent for **farming** purposes when
167 located in the State of Missouri. **You** must contact **us** to provide
168 coverage for rented or leased land located outside the State of
169 Missouri.

170 4. The part of any farming premises **you** acquire or which is being
171 built for **your** farming operation during the current policy period
172 until the renewal date of the policy.

173 **Livestock** – means,

- 174 1. Cattle, swine, horses, sheep, mules, donkeys, and goats, and
175 2. Other animals, including poultry, only when such other animals are
176 **individually identified.**

177 **Machinery** – means:

- 178 1. Tractors, combines, corn pickers, cotton pickers, and similar
179 self-propelled **machinery** and their attachments designed and
180 principally used for **farming** purposes on the **insured**
181 **premises**. GPS equipment and its components used in
182 **farming** are considered **machinery** whether they are mobile,
183 attached to **machinery**, self-standing, or attached to a tower or
184 other structure. A tower or other structure is not considered
185 **machinery** and if insured must be insured as an Other
186 Structure.
- 187 2. Hay balers, mowers, rakes, forage harvesters, drills, seeders,
188 cultivators, plows, disks, harrows, wagons, and similar
189 implements including portable augers, designed and principally
190 used for **farming** purposes on any **insured premises**.
- 191 3. Irrigation equipment and all its components to include all
192 pumping and necessary electrical equipment, whether mobile,
193 free standing, or attached to the land or any permanent
194 structure. **Machinery** does not mean wells, well casings, seals,
195 collars, joints, couplings, or other parts used with well casings.
- 196 4. Farm chemicals, including herbicides, pesticides, fungicides,
197 and fertilizers.
- 198 5. Farm records and supplies, including gas, diesel fuel, oils, and
199 lubricants.
- 200 6. Other miscellaneous farm equipment, including tools, saddles
201 and tack, machines, and supplies.
- 202 7. Other machinery and equipment designed for **business** use
203 while used in **farming**, but only when **individually identified**.
- 204 8. Portable structures, including portable feeders, fencing
205 materials, and portable corrals.
- 206 9. Building materials for use in **farming**.

207 **Market value** – means the price which the property in question would bring when
208 offered for sale by one willing but not obliged to sell it, and when bought by one
209 willing or desirous to purchase it but who is not compelled to do so.

210 **Motor vehicle** – means:

- 211 1. A motorized land vehicle designed for travel on public roads.
212 2. A motorized land vehicle subject to registration.
213 3. A trailer or semi-trailer designed for travel on public roads.
214 4. A trailer or semi-trailer subject to motor vehicle registration. A
215 boat, camper, home, or utility trailer not being towed or carried on
216 a vehicle included in (1.) or (2.) is not a **motor vehicle**. A utility

- 217 trailer is any trailer that may be used for more than one use.
218 5. A motorized golf cart, snowmobile, or other motorized land
219 vehicle owned or used by any **insured** and designed for
220 recreational use off public roads, while off an **insured premises**.
221 A golf cart while used by **you** for golfing purposes is not a **motor**
222 **vehicle**.
- 223 6. A motorized bicycle, motor-tricycle, motorcycle, go cart, dune
224 buggy, moped, motor scooter, mini-bike, utility bike, pocket rocket,
225 or all-terrain vehicle owned or used by any **insured** while off an
226 **insured premises**.
- 227 7. A motorized mini-truck, mini-car, mini-utility vehicle or similar
228 vehicle, whose operation or use is prohibited on public roads in the
229 United States, while operated or used by any **insured** off an
230 **insured premises**.
- 231 8. Any vehicle while being towed by or carried on a **motor vehicle**
232 or farm **machinery**, included in (1.), (2.), (3.), (4.), (5.), (6.) or
233 (7.).

234 Regarding Coverage E only, a wagon with a pivotal front axle or tongue
235 assembly is not considered a **motor vehicle**.

236 **Occurrence** – means an unintended accident, including continuous or repeated
237 exposure to substantially the same general harmful conditions, that happens
238 abruptly, which causes **bodily injury** or **property damage** during the coverage
239 period. All such exposure to substantially the same general conditions will be
240 considered as arising out of one **occurrence**.

241 **Property damage** – means physical injury to or physical destruction of tangible
242 property, including the loss of its use.

243 **Relative** – means a person related by blood, marriage or adoption who is
244 primarily a resident of your household. This includes a ward or foster child. It
245 includes an unmarried and unemancipated child away at school under the age of
246 25.

247 **Residence employee** – means an employee of the Named Insured whose duties
248 are connected to the maintenance of the **dwelling** described on the Declaration
249 Page(s) and related real property at that location. It also includes a **farm**
250 **employee** if the Declaration Page(s) lists END HF00001-F001 FARM LIABILITY.
251 A **residence employee** does not include persons while performing duties for the
252 **business** of the Named Insured.

253 **Residence premises** – means a one- or two-family **dwelling**, other structures
254 and grounds which are shown on the Declaration Page(s) and designated as
255 Owner Occupied.

257 SECTION I

258 COVERAGE A – DWELLING

260 This policy provides coverage for the described **dwelling** only if Dwelling is shown
261 on the Declaration Page(s) and a premium is listed for the **dwelling**.

262 **We cover:**

- 263 1. The described **dwelling** and permanently attached fixtures,
264 decks, porches, carports, garages, mailboxes, awnings, and wall-
265 to-wall carpeting.
- 266 2. Permanently installed outdoor equipment on **your insured**
267 **premises** which provide service to **your dwelling** for heating,
268 cooling, supplying water or electricity, lighting, or cooking. But,
269 this does not include any equipment which **you** do not own.
- 270 3. Construction materials on **your insured premises** intended for
271 use in connection with the repair, remodeling, or renovation of
272 **your dwelling** when the materials are located on **your insured**
273 **premises**.

274 **We do not cover:**

- 275 1. Outdoor radio or TV or satellite antennas, satellite dishes, or
276 similar equipment used to transmit or receive audio or video
277 signals, including their lead-in wiring, accessories, masts, and
278 towers.
- 279 2. Unattached structures, meaning any structure that is not affixed
280 to the foundation or slab of the **dwelling**.
- 281 3. Above-ground pools, hot tubs, or spas unless specifically listed
282 on the Declaration Page(s) under Coverage B.
- 283 4. In-ground pools unless specifically listed on the Declaration
284 Page(s) under Coverage B.
- 285 5. Fences.

286 **COVERAGE B – OTHER STRUCTURES**

287
288 This policy provides coverage for the described other structures only if Other
289 Structures is shown on the Declaration Page(s) and a premium is listed for the Other
290 Structures.

291
292 **We cover** other structure(s) shown on the Declaration Page(s) under Coverage B
293 up to the amount of insurance for each structure shown on the Declaration
294 Page(s), subject to the co-insurance requirement in the Co-Insurance section of
295 the policy.

296 **COVERAGE C – PERSONAL PROPERTY**

297
298 This policy provides coverage for personal property only if Personal Property is
299 shown on the Declaration Page(s) and a premium is listed for Personal Property.

300 **We cover** personal property owned by **you, your relative** or any resident of **your**
301 household under the age of 21 and in **your** legal care.
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LIMITATIONS ON PERSONAL PROPERTY COVERAGE

These limitations do not increase the amount of insurance for Coverage C. Each limit below is the total limit per **occurrence** for all property in that category:

1. For personal property away from the **residence premises**, we will pay up to a maximum 10% of the amount of insurance shown under Coverage C in the Declaration Page(s) for covered losses. This limitation does not apply to personal property in a newly acquired principal residence for the thirty (30) days immediately after **you** begin to move property there.
2. \$500 per item, maximum of \$1,500 per **occurrence**, on jewelry, watches, precious and semi-precious stones, gems, and furs.
3. \$500 per item, maximum of \$1,500 per **occurrence**, for loss by theft of firearms, including their parts and accessories.
4. \$500 on fishing rods, reels, lures, tackles boxes, and fishing accessories for loss by theft.
5. \$500 on hunting and archery equipment and accessories, excluding firearms and accessories, for loss by theft.
6. \$1,000 due to the theft of credit card or fund transfer card or loss due to check forgery.
7. \$1,000 for loss by theft of silverware, goldware, china, or crystal.
8. \$1,000 for loss by theft of musical instruments.
9. \$500 on collector cards.
10. \$500 on comic books.

PERSONAL PROPERTY NOT COVERED

We do not cover with respect to Coverage C:

1. Property covered by any scheduled insurance whether in this policy or any other policy.
2. Animals, birds, insects, or fish.
3. **Motor vehicles**, including but not limited to their parts or supplies, camper shells, and slide-in campers.
4. Motorcycles, motor-tricycles, or dune buggies.
5. Any type of aircraft, glider, or balloon, including their parts and equipment, except model airplanes.
6. Outdoor radio or TV or satellite antennas, satellite dishes, or similar equipment used to transmit or receive audio or video signals, including their lead-in wiring, accessories, mast, and towers.
7. Any device, accessories, or antennas designed for reproducing, detecting, receiving, transmitting, recording, or playing back

346 data, radar, sound, signals, or picture (or any film, tape, wire,
347 record, disc, chip, memory card, or other medium designed for
348 use with such device) which may be operated from the electrical
349 system of a **motor vehicle** or watercraft while in or on that
350 **motor vehicle** or watercraft.

- 351 8. **Business** property, meaning any property which is currently
352 used in or owned by any **business you** are connected with.
- 353 9. Fences.
- 354 10. Above-ground pools, hot tubs, or spas unless specifically listed
355 on the Declaration Page(s) under Coverage B.
- 356 11. Money, money orders, bank notes, bullion, gold other than
357 goldware, silver other than silverware, platinum, coins, precious
358 metals, or loss through acceptance of counterfeit money.
- 359 12. Securities, stamps, tickets, accounts, deeds, evidence of debt,
360 passports, manuscripts, unpublished works, and other valuable
361 papers, drafts, cashier checks, travelers checks, certified
362 checks, official checks, checks, certificates of deposit, and notes
363 other than bank notes including negotiable orders of withdrawal.
- 364 13. Watercraft, including their trailers, equipment, accessories and
365 outboard motor(s).
- 366 14. Trailers, not used with watercraft, including but not limited to
367 utility, camping and recreation trailers.
- 368 15. Credit cards or fund transfer cards.
- 369 16. Portable structures.
- 370 17. **Farm Personal Property**, except as provided in Coverage E.
- 371 18. Personal property specifically or categorically listed in the
372 section entitled "Limitations on Personal Property Coverage"
373 above, except to the extent of the limit stated in that section.
- 374 19. Personal property specifically or categorically listed in any option
375 or endorsement to this policy except to the extent of the limit
376 stated in that option or endorsement.

377 **COVERAGE D – EXTRA EXPENSE/FAIR RENTAL VALUE**

380 This policy provides coverage for Extra Expense only if Extra Expense is shown
381 on the Declaration Page(s) and a premium is listed for Extra Expense.

382 The amount of insurance for Coverage D is the actual extra expense incurred
383 within twelve (12) months of the covered loss, up to the limit shown on the
384 Declaration Page(s), for all the following coverages:

- 385 1. Additional Living Expense. If a loss covered under Section I
386 makes the **insured premises** uninhabitable, **we** cover any
387 necessary and reasonable increase in living expenses incurred by
388 **you** so that **your** household can maintain its normal standard of

- 389 living. Payment will be for:
- 390 a. Only the shortest time it should take to repair or replace
- 391 the premises, or
- 392 b. If **you** permanently relocate, the shortest time required
- 393 for **your** household to move elsewhere.
- 394 2. Fair Rental Value. If a loss covered under Section I makes that
- 395 part of the **insured premises** rented to others or held for rental by
- 396 **you** uninhabitable, **we** cover its Fair Rental Value. **We** will not pay
- 397 the Fair Rental Value for any **dwelling** or that portion of a
- 398 **dwelling** held for rental if it had not been inhabited within 180
- 399 days prior to the loss. **We** will pay for the shortest time needed to
- 400 repair or replace the part of the premises rented or held for rental.
- 401 Fair Rental Value will not include any expense that does not
- 402 continue while that part of the **insured premises** rented or held for
- 403 rental is uninhabitable. No **insured** will be entitled to payment
- 404 under Additional Living Expense and Fair Rental Value for the
- 405 same element of loss under extra expense.
- 406 3. Prohibited Use. A civil authority may forbid use of the **insured**
- 407 **premises** as a result of direct damage to neighboring premises by
- 408 a Peril Insured Against in this policy. If so, **we** will cover resulting
- 409 extra expense loss up to two weeks during which use is prohibited.

410 **We** do not cover loss or expense due to cancellation of a lease or agreement.

411 This twelve (12) month period of time is not limited by expiration of this policy.

412 **We** do not cover Additional Living Expenses or Fair Rental Value for loss due to

413 **fungi or mold** except as provided in Supplementary Coverages—Section I.

414 **COVERAGE E – FARM PERSONAL PROPERTY**

415 This policy provides coverage for **Farm Personal Property** only if Farm Personal

416 Property is shown on the Declaration Page(s) and a premium is listed for Farm

417 Personal Property.

418 **We** cover with respect to Coverage E:

- 419 1. The **individually identified** property shown on the Coverage E
- 420 Schedule on the Declaration Page(s), and
- 421 2. **Blanket** property but only to the extent that the total amount of
- 422 insurance shown for Coverage E on the Declaration Page(s)
- 423 exceeds the cumulative amount of insurance for all **individually**
- 424 **identified** property owned by **you**. This includes **machinery**
- 425 leased to **you** under a written agreement.

426 **Perils insured against with respect to Coverage E:**

- 427 1. **Livestock** are covered for Basic Coverage.

- 432 2. **Machinery** is covered for Basic Coverage
433 Tires are covered if:
434 a. stolen, or damaged by fire, vandalism or malicious mischief;
435 or
436 b. the **machinery** to which the tires are attached is involved in
437 a peril otherwise covered. The puncture of a tire only, resulting
438 from running over an object is not covered.
439 3. **Grain and Feed** are covered for Basic Coverage.
440

441 **Limitations on Certain Farm Personal Property:**

442 The following limitations are not applicable to **individually identified** property.
443 When covered on a **blanket** basis, **we** will not pay more than:

- 444 1. \$3,000 per head of cattle; \$1,000 per head of cattle under one
445 year old at the time of loss.
446 2. \$2,000 per head for horses; \$1,000 per head for horses under
447 one year old at the time of loss.
448 3. \$1,000 per head on all other **livestock**.
449 4. \$500 per portable structure.
450 5. \$2,000 on farm records, including cost of their reproduction.
451 6. \$5,000 per stack of hay, straw, or fodder. A stack is all hay,
452 straw, or fodder not in a structure and not separated by at least
453 100 feet of clear space.
454 7. \$5,000 per **occurrence** for cotton, whether in pickers, bales,
455 wagons, trailers, or modules.
456

457 **PROPERTY NOT COVERED**

458
459 **We do not cover with respect to Coverage E:**

- 460 1. **Livestock** while:
461 a. In transit by common carrier or carrier for hire.
462 b. In a slaughter house, packing plant, public yard, public sale
463 barn, or public sale yard.
464 2. **Machinery**:
465 a. While beyond a 100-mile radius of the **insured premises**
466 when used in **custom farming**.
467 b. While being used in any **business**, tractor pull, race,
468 contest, or similar event.
469 c. Attached to structures or land, including equipment attached
470 to chicken, broiler, or laying poultry houses, hog
471 confinement, nursery or farrowing houses, or dairy barns.
472 When we have irrigation equipment insured, we do cover all
473 of its components including those attached to the land or
474 any permanent structure. We do not cover wells, well

475 casing, seals, collars, joints, couplings, or other parts used
476 with well casings. When we have GPS equipment and
477 components, used in **farming**, insured, we do cover GPS
478 equipment and components attached to a tower or other
479 structure. Towers or other structures to which GPS
480 equipment or components are attached, if insured, must be
481 insured as an Other Structure.

482 d. Alcohol stills, cotton gin equipment, logging, forestry or saw-
483 mill equipment, or quarry equipment.

484 3. **Motor vehicles**, watercraft, or aircraft, including their equipment and
485 supplies. Gators, Mules, or other similar slow moving vehicles are not
486 considered mini utility vehicles under the definition of **motor vehicle**
487 for the purposes of Coverage E – Farm Personal Property.

488 4. **Grain and Feed:**

489 a. While in transit by common carrier or a carrier for hire.

490 b. While stored or being processed in public elevators or
491 warehouses, seed houses, drying plants, and manufacturing
492 plants.

493 c. While in the open, including while in a temporary or make-
494 shift structure; however, **grain and feed** in the open is
495 covered against loss by fire only.

496 5. That property which is specifically excluded in this form or in the
497 Coverage E schedule shown on the Declaration Page(s).

498 6. **Farm personal property** specifically or categorically listed in the
499 section entitled “Limitations on Certain **Farm Personal Property**
500 Coverage” above, except to the extent of the limit stated in that
501 section.

502 7. **Farm personal property** or personal property specifically or
503 categorically listed in any option or endorsement to this policy except
504 to the extent of the limit stated in that option or endorsement.

505 8. Personal Property except as provided in Coverage C.

506

507 **SUPPLEMENTARY COVERAGES – SECTION I**

508

509 **We** provide the following Supplementary Coverages. None of these increase any
510 amount of insurance stated in this policy. Each coverage is subject to this policy’s
511 deductible except where otherwise stated.

512 1. Emergency Removal: **We** pay for loss to covered property while
513 removed from the **insured premises** to prevent damage by loss
514 which would be covered by this policy. Such property is covered
515 against sudden, accidental, and direct loss not specifically
516 excluded under this policy, for a period up to thirty (30) days.

517 2. Debris Removal: **We** pay reasonable and necessary expense

518 incurred by **you** for the removal of debris of covered property
519 following an insured loss not to exceed an amount equal to 10%
520 of the coverage involved. This coverage does not extend to fees
521 or expenses **you** incur for the tearing off, or tearing out, or other
522 costs associated with the demolition of the remains of covered
523 property.

524 3. Fire Department Service Charge: **We** will pay up to \$500 for
525 **your** obligation assumed by contract or agreement for fire
526 department charges incurred to save or protect covered property
527 against sudden, accidental, and direct loss not specifically
528 excluded under this policy. No deductible applies to this
529 coverage.

530 4. Renter's Building Additions and Alterations: This coverage
531 applies only if **you** are not the owner of the residence. **We** will
532 cover fixtures, alterations, installations, or additions that **you**
533 have added to that portion of the residence used exclusively by
534 **you**, and that **you** would be responsible for if there was a loss.
535 The most **we** will pay is \$1,000. The same Level of Protection
536 and settlement valuation method apply to this Supplementary
537 Coverage as the Declaration Page(s) shows for Coverage C.

538 5. Condominium Owners Additions and Alterations: **We** will cover,
539 for an amount not greater than \$1,000, unit owners' additions,
540 alterations, fixtures, or installations made to the part of the
541 **dwelling** within the unfinished interior surfaces of the perimeter
542 walls, floors, and ceilings of **your** condominium unit. The same
543 Level of Protection and settlement valuation method apply to this
544 Supplementary Coverage as the Declaration Page(s) shows for
545 Coverage C.

546 6. If a loss caused by a Peril Insured Against under Section I results
547 in **fungi or mold**, other microbes, or rot, **we** will pay for:

548 a. Remediation of the **fungi or mold**, other microbes, or
549 rot. This includes payment for the reasonable and
550 necessary cost incurred to:

551 (1) Remove the **fungi or mold**, other microbes, or rot
552 from covered property or to repair, restore, or
553 replace that property; and

554 (2) Tear out and replace any part of the **dwelling** as
555 needed to gain access to the **fungi or mold**, other
556 microbes, or rot.

557 b. Any reasonable and necessary increase in living
558 expense **you** incur so that **your** household can
559 maintain its normal standard of living if the **fungi or**
560 **mold**, other microbes, or rot makes the **residence**

561 **premises** not fit to live in. **We** do not cover loss or
562 expense due to cancellation of a lease or agreement;
563 and

564 c. Any reasonable and necessary testing or monitoring of
565 air or property to confirm the absence, presence, or
566 level of the **fungi or mold**, other microbes, or rot,
567 whether performed prior to, during, or after removal,
568 repair, restoration, or replacement. The cost of such
569 testing will be provided only to the extent that there is a
570 reason to believe that there is the presence of **fungi or**
571 **mold**, other microbes, or rot.

572 **We** will pay under this additional coverage only if:

573 a. The covered loss and **fungi, mold**, or bacteria occurs
574 during the policy period;

575 b. All reasonable means were used to save and preserve
576 the property and to prevent the growth of fungi, mold,
577 bacteria or rot, at the time of and after the covered loss;
578 and

579 c. **We** receive prompt notice of the covered cause of loss that is
580 alleged to have resulted in **fungi or mold**, other microbes, or
581 rot.

582 The most **we** will pay under this supplementary coverage is \$5,000. This is
583 the most **we** will pay for the total of all loss or costs regardless of the
584 number of locations or items of property insured under this policy or the
585 number of losses or claims made.

587 This is not additional insurance and does not increase the limit of liability
588 that applies to the damaged property. The policy deductible will apply to
589 this supplementary coverage.

591 **SUPPLEMENTARY COVERAGES APPLICABLE TO COVERAGE E**

592
593 These additional supplementary coverages apply to **your** policy only when the
594 amount of insurance for Coverage E is \$25,000 or more. They do not increase
595 the amount of insurance for Coverage E shown on the Declaration Page(s).

597 Except as stated in this section, they are subject to all policy provisions, including
598 but not limited to, the Coverage E deductible, level of protection, Limitations on
599 Certain Property, and co-insurance requirement.

600
601 7. Borrowed **Machinery**: **We** cover **machinery** which any **insured**
602 borrows or rents for use in the operation of **your** farm. This does
603 not include **machinery** used for **business** purposes or **custom**

604 **farming.**
605 The most **we** will pay is 50% of the total amount of insurance for
606 Coverage E or \$25,000, whichever is less. **We** will not pay for
607 any borrowed machinery in which any **insured** has an
608 ownership, lease, or lien holder interest.

609 This coverage is excess over any other insurance available to
610 the owner of the borrowed **machinery**.

611 8. Co-Insurance Waiver for Newly Purchased **Machinery**: When
612 the policy includes **machinery** on a **blanket basis**, **we** also
613 cover newly purchased **machinery**. Within thirty (30) days of
614 the purchase date, **we** will use only the **market value** of the new
615 **machinery** which exceeds \$50,000 in determining the co-
616 insurance requirement for any covered loss. After the thirty (30)
617 days has expired, the full **market value** will be used.

618 9. Farm Extra Expense: **We** will pay up to \$2,000 per **occurrence**
619 to cover reasonable extra expense actually incurred by **you** to
620 continue normal **farming** operations which are interrupted
621 because of a covered loss.

622 **We** will not pay more than the **market value** of **individually**
623 **identified** property damaged, including the amount of extra
624 expense incurred. The co-insurance requirement does not
625 apply to this Farm Extra Expense coverage.

626 10. Power Interruption: **We** will pay up to \$2,000 per **occurrence**
627 for loss to frozen semen and embryos, to refrigerated bulk milk,
628 or to refrigerated **farm products** when covered by this policy
629 when the loss is the result of power outage causing heating or
630 cooling failure. This does not include loss resulting from
631 accidental disconnection of an electric cord, negligence in
632 operation of any **machinery**, or failure to make a reasonable
633 attempt to reduce the loss.

634 PERILS INSURED AGAINST – SECTION I

635 FIRE & LIGHTNING COVERAGE

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637
638
639 If **you** have Fire & Lightning Coverage, **we** only cover loss caused by the following
640 perils, subject to the limitations included within the perils listed below and the
641 General Exclusions:

642 1. Fire.

643 This peril does not include fire loss caused by vandalism or
644 malicious mischief:

645 a. to property on the **insured premises** if the **dwelling** has
646 been vacant or unoccupied for more than thirty (30)

647 consecutive days immediately before the loss. For the
648 purpose of this peril, a **dwelling** under construction is not
649 considered vacant or unoccupied.

650 b. if committed by a tenant of the **dwelling**.

651 Fires including, but not limited to, those resulting from arson or from an
652 incendiary origin will be considered vandalism or malicious mischief
653 under both a. and b. above.

654 2. Lightning.

655

656 FIRE, LIGHTNING AND EXTENDED COVERAGE

657

658 If **you** have Fire, Lightning and Extended Coverage, **we** provide the coverage set
659 forth under Fire & Lightning Coverage above and **we** also cover loss caused by
660 the following additional perils, subject to the limitations included within the perils
661 listed below and the General Exclusions:

662 3. Windstorm or hail.

663 This peril does not include loss to the inside of a **dwelling** or
664 other structure or property contained in a **dwelling** or other
665 structure caused by rain, water, snow, sleet, sand, or dust unless
666 the direct force of wind or hail damages the **dwelling** or other
667 structure causing an opening in a roof or wall and the rain, water,
668 snow, sleet, sand, or dust enters through this opening.

669 4. Explosion.

670 5. Riot or civil commotion.

671 6. Aircraft, including self-propelled missiles and spacecraft.

672 7. Vehicles.

673 This peril does not include loss caused by a vehicle owned or
674 operated by any **insured** or a resident of the **insured premises**.

675 8. Smoke means sudden, accidental, and direct damage from
676 smoke.

677 This peril does not include loss caused by smoke from any solid
678 fuel burning device or from agricultural or industrial operations.

679 Sudden and accidental smoke or soot that escapes from
680 household appliances, fire places, or non solid fuel heating
681 systems is covered.

682

683 BASIC COVERAGE

684

685 If **you** have Basic Coverage, **we** provide the coverage set forth under Fire,
686 Lightning and Extended Coverage above and we also cover loss caused by the
687 following additional perils, subject to the limitations included within the perils listed
688 below and the General Exclusions:

689 9. Vandalism or malicious mischief.

690 Upon discovery, **you** must notify local law enforcement within 24

- 691 hours for coverage to apply.
692 This peril does not include:
693 a. loss to property on the **insured premises** if the **dwelling**
694 has been vacant or unoccupied for more than thirty (30)
695 consecutive days immediately before the loss. For the
696 purpose of this peril, a **dwelling** under construction is not
697 considered vacant or unoccupied.
698 b. loss committed by a tenant of the **dwelling**.
- 699 10. Theft.
700 Upon discovery, **you** must notify local law enforcement within 24
701 hours for coverage to apply.
- 702 11. Breakage of glass or safety glazing material which is part of a
703 **dwelling** or other structure, storm door, or storm window.
704 This peril does not include loss on the **insured premises** if the
705 **dwelling** has been vacant or unoccupied for more than thirty (30)
706 consecutive days immediately before the loss. For the purpose of
707 this peril, a **dwelling** under construction is not considered vacant
708 or unoccupied.

709 BROAD COVERAGE

710
711 If **you** have Broad Coverage, **we** provide the coverage set forth under Basic
712 Coverage and **we** also cover loss caused by the following additional perils, subject
713 to the limitations included within the perils listed below and the General
714 Exclusions:
715

- 716 12. Falling objects. This peril does not include loss to the inside of a
717 **dwelling** or other structure or property contained in the **dwelling**
718 or other structure unless the roof or an outside wall of the
719 **dwelling** or other structure is first damaged by a falling object.
720 Damage to the falling object itself is not covered.
- 721 13. Weight of ice, snow, or sleet, which causes damage to a
722 **dwelling** or other structure or property contained in the **dwelling**
723 or other structure. This peril does not include loss to an awning,
724 fence, patio, pavement, swimming pool, foundation, retaining
725 wall, bulkhead, pier, wharf, or dock.
- 726 14. Accidental discharge or overflow of water or steam from within a
727 plumbing, heating, air conditioning, or automatic fire protective
728 sprinkler system, or from within a household appliance. If the
729 loss is not otherwise excluded, **we** also pay for tearing out and
730 replacing any part of a covered building on the **insured**
731 **premises** necessary to repair the system or appliance from
732 which the water or steam escaped. This peril does not include
733 loss:

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- a. To a **dwelling** or other structure caused by continuous or repeated seepage or leakage of water or steam from a:
 - (1) Heating, air conditioning, or automatic fire protective sprinkler system;
 - (2) Household appliance; or
 - (3) Plumbing system, including from, within or around any shower stall, shower bath, tub installation, hot tub, spa, whirlpool, or other plumbing fixture, including their walls, ceilings, or floors which occurs over a period of time and results in deterioration, rust, **fungi or mold**, or wet or dry rot; or
 - b. On the **insured premises** if the **dwelling** has been vacant for more than thirty (30) consecutive days immediately before the loss. For the purposes of this peril only, a **dwelling** under construction is not considered vacant.
 - c. To the system or appliance from which the water or steam escaped.
 - d. Caused by or resulting from freezing, except as provided in peril number (16.).
 - e. On the **insured premises** caused by accidental discharge or over-flow which occurs off the **insured premises**, or
 - f. Caused by backup of any sewer or drain.
15. Sudden, accidental, and direct tearing apart, cracking, burning, or bulging of a steam or water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water. This peril does not include loss caused by or resulting from freezing except as provided in peril number (16).
16. Freezing of a plumbing, heating, air conditioning, or automatic fire protective sprinkler system, or of a household appliance. This peril does not include loss on the **insured premises** while the **dwelling** is vacant, unoccupied, or under construction unless **you** have:
- a. Maintained heat in the **dwelling** or other structure, or
 - b. Shut off the liquid supply and drained the system and appliances of liquid.
17. Sudden, accidental, and direct damage from artificially generated electrical current.
18. Collapse. **We** will cover loss or damage to covered property caused by the collapse of a **dwelling** or other structure at the **insured premises**. Collapse means the abrupt falling down or caving in of a building or part of a building with the result that the building or part of the building cannot be occupied or used for its current intended purpose. A building or any part of a building

777 that is in danger of falling down or caving in is not considered to
778 be in a state of collapse. A part of a building that is standing is
779 not considered to be in a state of collapse even if it has
780 separated from another part of the building. A building or any
781 part of a building that is standing is not considered to be in a
782 state of collapse even if it shows evidence of cracking, bulging,
783 sagging, bending, leaning, settling, shrinkage or expansion. This
784 peril does not include damage to any of the following unless the
785 damage is the direct result of the **dwelling** or other structure
786 collapse: retaining walls, foundation walls, swimming pools,
787 piers, wharves, docks, patios, walks, roadways and other paved
788 surfaces, or awnings or yard fixtures. Nor does it include damage
789 caused by settling, cracking, bulging, shrinking, or expansion of
790 pavement, foundation, wall, floor, roof, or ceiling unless the
791 damage is the direct result of the **dwelling** or other structure
792 collapse.
793

794 **GENERAL EXCLUSIONS – APPLICABLE TO ALL PERILS AND FORMS OF** 795 **COVERAGE**

796
797 **We** will not pay for loss or damage that is directly or indirectly caused by, arising
798 out of, contributed to, or aggravated by any of the following causes of loss. Such
799 loss or damage is excluded regardless of any other causes or events that
800 contribute concurrently or in any other sequence to the loss.
801

- 802 1. Wear and tear;
- 803 2. Marring or scratching;
- 804 3. Deterioration;
- 805 4. Inherent vice;
- 806 5. Latent or inherent defect;
- 807 6. Mechanical breakdown;
- 808 7. Rust;
- 809 8. **Fungi or mold**, except as provided in Supplementary
810 Coverages;
- 811 9. Wet or dry rot;
- 812 10. Contamination;
- 813 11. Actual, alleged, or threatened discharge, dispersal, seepage,
814 migration, release, exposure to, or escape of asbestos, lead
815 paint, lead, pollutants, smoke, vapors, soot, fumes, acids,
816 alkalis, toxic chemicals, liquids or gases, waste materials or other
817 irritants, contaminants, or pollutants, or other toxic materials or
818 substances, whether gradual or sudden. However, this exclusion
819 does not apply to sudden and accidental smoke or soot that

- 820 escapes from household appliances, fire places or non solid fuel
821 heating systems.
- 822 12. Smog;
- 823 13. Smoke from agricultural or industrial operations;
- 824 14. Settling, cracking, shrinkage, bulging, sagging, leaning, or
825 expansion of pavement, patios, foundations, walls, floors,
826 ceilings, chimneys, fences, decks, driveways, carports, or
827 swimming pools;
- 828 15. Birds, vermin, rodents, insects, or domestic or wild animals.
- 829 16. Vandalism or malicious mischief or breakage of glass and safety
830 glazing:
- 831 a. If the **dwelling** or other structure has been vacant or
832 unoccupied for more than thirty (30) consecutive days
833 immediately preceding the loss. For the purpose of this
834 coverage only, a **dwelling** or other structure under
835 construction is not considered vacant.
- 836 b. If committed by a tenant of the **dwelling**.
- 837 17. Water or steam damage:
- 838 a. To a **dwelling** or other structure caused by continuous or
839 repeated seepage or leakage of water or steam from a:
- 840 (1) Heating, air conditioning or automatic fire protective
841 sprinkler system;
- 842 (2) Household appliance; or
- 843 (3) Plumbing system, including from, within, or around any
844 shower stall, shower bath, tub installation, hot tub, spa,
845 whirlpool, or other plumbing fixture, including their
846 walls, ceilings, or floors which occurs over a period of
847 time and results in deterioration, rust, **fungi or mold**, or
848 wet or dry rot; or
- 849 b. To the system or appliance from which the water or steam
850 escaped.
- 851 c. Caused by or resulting from freezing, except as provided in
852 general exclusion number (18.).
- 853 d. On the **insured premises** caused by accidental discharge
854 or over-flow which occurs off the **insured premises**, or
855 e. Caused by backup of any sewer or drain.
- 856 18. Freezing of plumbing, heating, or air-conditioning systems or
857 domestic appliances including hot tubs, spas, or whirlpools, or by
858 discharge, leakage, or overflow from the system or appliance
859 while the **dwelling** or other structure is vacant or unoccupied
860 unless **you** have:
- 861 a. Maintained heat in the **dwelling** or other structure, or
862 b. Shut off the liquid supply and drained the system or

- 863 domestic appliance.
- 864 19. Freezing, thawing, pressure, or weight of water or ice, whether
- 865 driven by wind or not, to pavement, patios, foundations, walls,
- 866 floors, ceilings, chimneys, fences, decks, driveways, carports, or
- 867 swimming pools, bulkhead, pier, wharf, or dock.
- 868 20. Ordinance or law, meaning enforcement of any ordinance or law
- 869 regulating the construction, maintenance, repair, or demolition of
- 870 a **dwelling** or other structure, unless specifically provided under
- 871 this policy. **We** will cover loss caused by actions of civil
- 872 authorities to prevent the spread of a fire caused by an insured
- 873 peril, or with respect to glass replacement with safety glazing
- 874 when required by law. We do not cover under Coverage E—
- 875 Farm Personal Property, seizure of, destruction of, damage to, or
- 876 quarantine of any **farm personal property** by any government,
- 877 public, or local authority.
- 878 21. Earthquake, including land shock waves or tremors before,
- 879 during, or after an earthquake.
- 880 22. Earth movement, including but not limited to sinking, rising,
- 881 shifting, expanding, contracting, settling, subsidence, collapse,
- 882 and bulging, either caused naturally or by man-made forces.
- 883 23. Water damage, meaning:
- 884 a. Flood, waves, tidal water, overflow of a body of water, or
- 885 surface water from any cause. **We** do not cover spray from
- 886 any of these, whether or not driven by wind.
- 887 b. Water or sewage from any source which backs up through
- 888 sewers or drains, or which overflows from a sump, or
- 889 c. Regardless of its source, water below the surface of the
- 890 ground. This includes water which exerts pressure on or
- 891 flows, seeps, or leaks through any part of a **dwelling** or
- 892 other structure, sidewalk, driveway, or swimming pool.
- 893 24. Power interruption, meaning the interruption of power or other
- 894 utility service, if the interruption takes place away from the
- 895 **insured premises**. This does not apply to supplemental
- 896 coverage applicable to Coverage E - Farm Personal Property.
- 897 25. Neglect of any **insured** to use all reasonable means to protect
- 898 covered property at and after the time of loss or when property is
- 899 threatened by an insured peril. For the purposes of this
- 900 exclusion, when the **dwelling** described on the Declaration
- 901 Page(s) is owner occupied, **insured** also means any person
- 902 related to an **insured** by blood, marriage, or adoption, or any
- 903 ward or foster child, living anywhere in the **dwelling** described on
- 904 the Declaration Page(s), whether or not they are paying rent,
- 905 lease payments or other consideration.

- 906 26. War (declared or undeclared), civil war, insurrection, rebellion,
907 revolution, or discharge of a nuclear weapon or device, even if
908 accidental.
- 909 27. Nuclear hazard, meaning nuclear reaction, radiation, radioactive
910 contamination, or any consequence of any of these.
- 911 28. Intentional losses, meaning any loss or damage that is
912 intentionally caused by any **insured**, or at the direction of, or with
913 the permission of any **insured**, whether sane or insane, unless
914 payment of any such loss is otherwise mandated under 375.1312
915 RSMO regarding a claim of any innocent coinsured. Payment of
916 any loss required by law shall be limited to the amount mandated
917 by 375.1312 RSMO.
- 918 29. Theft:
- 919 a. When committed by, or at the direction of, any **insured**, the
920 husband, wife, child, or **relative** of any **insured**, any **farm**
921 **employee**, **residence employee** or any resident of the
922 **insured premises**;
- 923 This exclusion 29.a. shall not apply to an **insured** who did not
924 cooperate in or contribute to the creation of the loss and the loss
925 arose out of a pattern of domestic violence, provided that said
926 **insured** files a police report and completes a sworn affidavit for
927 **us** that indicates both the cause of the loss and a pledge to
928 cooperate in the criminal prosecution of the person committing
929 the act causing the loss.
- 930 b. Of tools, unattached materials, or unattached supplies for
931 use in the construction, repair, addition, remodel,
932 renovation, or rehabilitation of any building or building
933 component until the **dwelling** or other structure is finished
934 and occupied;
- 935 c. From that part of an **insured premises** rented from any
936 **insured** to other than any **insured**; or
- 937 d. When it occurs off the **insured premises** of:
- 938 (1) Property while at any building owned, rented, or
939 occupied by any **insured**, except while **you**, **your**
940 **relative**, or the first person listed as Designated
941 Representative on the Declaration Page(s), are
942 temporarily living there. Property of a student who is
943 **your relative** or a **relative** of the first person listed as
944 the Designated Representative on the Declaration
945 Page(s) is covered while at a residence away from the
946 **insured premises** if the student has been there at any
947 time during the forty-five (45) days immediately before
948 the loss.

- 949 (2) Watercraft and its furnishings, equipment, and outboard
950 motors, or
951 (3) Trailers and campers of any type, including their parts
952 and supplies whether attached or not.
953 e. Disclosed at the time of taking inventory.
954 f. Due to wrongful conversion or embezzlement.
955 30. Escape or mysterious disappearance.
956 31. The action, lack of action, decision, or lack of decision, of any
957 person, group, organization, or government body.
958 32. The conduct of any person, group, organization, or government
959 body, regardless of whether the conduct is negligent, wrongful,
960 intentional, or without fault.
961 33. Defect, weakness, inadequacy, fault, or unsoundness in:
962 a. Planning, zoning, development, surveying, setting.
963 b. Design, specifications, workmanship, construction, grading
964 compaction.
965 c. Materials used in construction or repair, or
966 d. Maintenance of any property (including land, structures, or
967 improvements of any kind) whether on or off the **insured**
968 **premises**.
969 34. Illegal, criminal, or dishonest acts or activities of any **insured**, or
970 at the direction of any **insured**, or with the permission of any
971 **insured**. For the purposes of this exclusion, when the **dwelling**
972 described on the Declaration Page(s) is owner occupied, **insured**
973 also means any person related to an **insured** by blood, marriage,
974 or adoption, or any ward or foster child, living anywhere in the
975 **dwelling** described on the Declaration Page(s), whether or not
976 they are paying rent, lease payments or other consider.
977 35. Any act or activity or change in condition that materially increases
978 the risk.
979 36. **Machinery** colliding with the ground or rocks on the ground, or
980 objects entering **machinery** whether or not this policy includes
981 END HF00001-F003. However, this exclusion does not apply to
982 mobile GPS equipment while not attached to other **machinery** if
983 END HF00001-F003 is shown on the Declaration Page(s), and it
984 does not apply to glass breakage.
985 37. Losses caused by modifying a device's operating functions,
986 procedures, specifications, voltage, power, input, or output
987 beyond its documented capabilities, recommendations, limits or
988 thresholds.

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990 **CONDITIONS – SECTION I**
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1. WHAT **YOU** SHALL DO IN CASE OF LOSS

If a covered loss occurs, the **insured**, or any **insured** person, must:

- a. Give **us** immediate written notice. In case of theft, also notify the local law enforcement within 24 hours of the discovery of the theft. In case of loss under Credit Card, Fund Transfer Card, and Check Forgery Coverage, also notify the issuer of the card or the bank within 24 hours of discovery.
- b. Use all reasonable means to protect the property from further damage including but not limited to making necessary and reasonable repairs to protect the property and keeping records of the cost of repairs.
- c. Make a detailed list of all damaged, stolen, or destroyed personal property, including the following information:
 - (1) The number of items damaged;
 - (2) A detailed description of the item including the brand name or manufacturer's name;
 - (3) Model name;
 - (4) Model or serial number;
 - (5) Name and address of the person or business obtained from;
 - (6) Month and year obtained or purchased;
 - (7) Whether it was new or used when obtained or purchased, and if used, age when obtained or purchased;
 - (8) The amount of the purchase price;
 - (9) The current replacement cost, the cost to repair, the **market value** of the item before the loss, and the **market value** after the loss.
- d. For **dwelling** or other structure damage, provide detailed, itemized, repair, or reconstruction cost plans and estimates, and documents showing the value of the **dwelling** or other structure before the loss and after the loss.
- e. Send to **us**, within 60 days after loss, the information requested in (c) and (d) above and a completed proof of loss form provided by **us**, signed, and sworn to by any **insured we** designate. The proof of loss must include:
 - (1) The date, time, and cause of loss.
 - (2) The interest of the **insured** and all others in the property.
 - (3) All debts or liens on the property.
 - (4) All other insurance policies that apply to the loss.
 - (5) Changes in title, use, occupancy, or possession of the property.

- 1035 (6) The total amount of loss **you** are claiming using the
1036 valuation method required by the policy.
- 1037 f. **You** must not dispose of any damaged property until **we**
1038 authorize **you** to do so. **You** must exhibit the damaged
1039 property to **us** or **our** representative, as often as may be
1040 reasonably required, and permit **us** to take samples of the
1041 property.
- 1042 g. Any **insured**, at **our** request, must submit to examinations
1043 under oath as often as reasonably required while not in the
1044 presence of any other **insured** and sign the transcript of the
1045 examinations.
- 1046 h. Produce for examination, with permission to copy, all
1047 information contained in any writings or other magnetic,
1048 recording, or storage media which **we** deem material to **our**
1049 investigation. If any such information is not in **your**
1050 possession, custody, or control, **you** must authorize **us** to
1051 obtain the information.
- 1052 i. Produce receipts or records for any Extra Expense claimed
1053 under Coverage D.
- 1054 j. **You** must cooperate with **us** in determining the cause and
1055 amount of loss.
- 1056 k. **You** must provide a detailed inventory of all **farm personal**
1057 **property not individually identified** or shown as excluded
1058 on the Declaration Page(s).

1059 2. SETTLEMENT AND VALUATION

- 1060 a. If the Declaration Page(s) states that this policy is an Actual
1061 Cash Value policy, then the most **we** will pay for a covered
1062 loss will be the lesser of:
- 1063 (1) The difference in **market value** before and after the
1064 loss;
- 1065 (2) Replacement cost less depreciation;
- 1066 (3) The limit of liability which pertains to the coverage;
- 1067 (4) The amount of **your** insurable interest in the property;
- 1068 (5) Any applicable coverage limitation on the property as
1069 set forth in this policy.
- 1070 b. If the Declaration Page(s) states that this is a Replacement
1071 Cost policy, then, until **you** complete repair or replacement
1072 of the property, the most **we** will pay will be the lesser of:
- 1073 (1) The difference in **market value** before and after the
1074 loss;
- 1075 (2) Replacement cost less depreciation;
- 1076 (3) The limit of liability which pertains to the coverage;
- 1077 (4) The amount of **your** insurable interest in the property.

- 1078 (5) Any applicable coverage limitation on the property as
1079 set forth in this policy.
- 1080 c. If **you** complete repair or replacement of the damaged
1081 property at the same location and make a repair or
1082 replacement cost claim within 180 days of the original loss
1083 settlement, then **we** will pay the lesser of:
- 1084 (1) The amount spent to repair or replace the damaged or
1085 stolen property;
- 1086 (2) The amount it would take to repair or replace the
1087 property, with like kind and quality but not necessarily
1088 identical or matching materials, at the same location as
1089 the **insured premises**.
- 1090 (3) The limit of liability.

1091 Each of these settlement and valuation limitations (a. (1), (2), (3),
1092 (4), (5), b. (1), (2), (3), (4), (5), and c. (1), (2), (3)) is subject to the
1093 co-insurance requirements set forth in this policy.

- 1094 d. If **you** have a partial loss caused by fire, then **you** have an
1095 option to have **us** repair the property, the cost not to exceed
1096 the amount written in the policy, so that the property shall
1097 be in as good a condition as before the fire.
- 1098 e. Under any valuation above, **we** do not pay for any increase
1099 in loss or expense due to any ordinance, code, or law
1100 requiring or regulating the construction, repair, or demolition
1101 of a **dwelling** or other structure.
- 1102 f. Under any valuation method, the cost to repair or replace is
1103 determined by **us**, based on **our** knowledge of the prices
1104 charged by repair or replacement facilities. To aid **us** in
1105 determining the cost to repair or replace, **we** may utilize any
1106 one or more of the data bases, appraisal tools, and other
1107 methods commonly used in the insurance industry to
1108 determine the prices charged by repair or replacement
1109 facilities.
- 1110 g. In determining **market value**, **we** will not pay more than
1111 \$1,000 in total for that portion of any item's value derived
1112 from age, history or rarity. This amount will not include
1113 sentimental value and will be the aggregate limit per
1114 occurrence regardless of the number of items involved.
- 1115 h. Replacement cost coverage will not apply to property not
1116 maintained in good or workable condition or which because
1117 of its age or condition has become outdated or obsolete,
1118 property no longer available or unusable for its originally
1119 intended purpose, or property for which parts are no longer
1120 available.

- 1121 i. Replacement cost will not apply to gators, mules, or other
1122 similar slow moving utility-type vehicles, or all terrain
1123 vehicles.
1124 j. In respect to replacement cost claims for personal property,
1125 notwithstanding any of the above referenced provisions, **we**
1126 will pay no more than four hundred percent (400%) of the
1127 original cost of any item.
1128 k. In respect to a loss to a pair or set, **we** may repair or
1129 replace any part of the pair or set to restore it to its value
1130 before the covered loss, or **we** may pay the difference
1131 between the **market value** of the property before and after
1132 the covered loss.
1133 l. With respect to a loss to a **dwelling** or other structure under
1134 construction, the amount on the Declaration Page(s) will be
1135 reduced to equal the amount actually spent on the **dwelling**
1136 or other structure at the time of loss.

1137 3. CO-INSURANCE REQUIREMENTS

- 1138 a. The following co-insurance requirement applies to
1139 Coverage A – Dwelling only:

1140 If **your** policy states that actual cash value applies to the
1141 **dwelling(s)** involved in the loss, **you** must maintain
1142 insurance on the **dwelling(s)** shown on the Declaration
1143 Page(s) for at least 80% of the **market value** of that
1144 **dwelling**.

1145 If **you** do not maintain insurance of at least 80% of the total
1146 **market value** of the **dwelling(s)**, **we** will pay the
1147 percentage of loss or damage produced by dividing the
1148 amount of insurance carried by the amount **you** should
1149 have carried. This co-insurance requirement does not apply
1150 to a partial loss resulting from fire. We will determine the
1151 amount payable as follows:

1152 We will:

- 1153 1. Establish the **market value** of the **dwelling** involved
1154 in the covered loss on the date of loss.
- 1155 2. Multiply the **market value** of the **dwelling** by 80% to
1156 determine the “required minimum limit of insurance”.
- 1157 3. Divide the Limit of Insurance for the **dwelling**
1158 involved (as shown on the Declaration Page[s]) by the
1159 “required minimum limit of insurance” as calculated in 2.
1160 above to determine the “percent of co-insurance
1161 penalty”.
- 1162 4. Establish the “amount of loss or damage” to the
1163 **dwelling** involved.

1164 5. Multiply the “amount of loss or damage” as
1165 determined in 4 above, before application of the policy
1166 deductible, by the “percent of co-insurance penalty”
1167 calculated in 3. above to determine the “co-insured
1168 amount of loss”.

1169 6. Subtract the policy deductible from the “co-insured
1170 amount of loss” calculated in 5. above.

1171 **We** will pay the amount determined in 6. above, or the Limit
1172 of Insurance shown on the Declaration Page(s) for the
1173 **dwelling** involved, whichever is less. For the remainder,
1174 **you** will either have to rely on other insurance, or absorb
1175 the loss yourself.

1176
1177 b. The following co-insurance requirement applies to
1178 Coverage B – Other Structure(s) only:

1179 If **your** policy states that actual cash value applies to the
1180 other structure involved in the loss, **you** must maintain
1181 insurance on each other structure shown on the Declaration
1182 Page(s) for at least 80% of the **market value** of that other
1183 structure.

1184
1185 If **your** policy states that replacement cost applies to the
1186 other structure involved in the loss, **you** must maintain
1187 insurance on each other structure shown on the Declaration
1188 Page(s) for at least 80% of the total replacement cost of
1189 that other structure.

1190
1191 If **you** do not maintain insurance of at least 80% of the total
1192 replacement cost or actual cash value (based on the
1193 settlement option stated on the Declaration Page[s]) of the
1194 other structure, **we** will pay the percentage of loss or
1195 damage produced by dividing the amount of insurance
1196 carried by the amount **you** should have carried. This co-
1197 insurance requirement does not apply to a partial loss
1198 resulting from fire. We will determine the amount payable
1199 as follows:

1200 **We** will:

1201 1. Establish the replacement cost or actual cash value
1202 (based on the settlement option stated on the
1203 Declaration Page[s]) of the other structure involved in
1204 the covered loss on the date of loss.

1205 2. Multiply the replacement cost or actual cash value
1206 (based on the settlement option stated on the

1207 Declaration Page[s]) of the other structure by 80% to
1208 determine the “required minimum limit of insurance”.
1209 3. Divide the Limit of Insurance for the other structure
1210 involved (as shown on the Declaration Page[s]) by the
1211 ‘required minimum limit of insurance’ as calculated in 2.
1212 above to determine the “percent of co-insurance
1213 penalty”.
1214 4. Establish the “amount of loss or damage” to the other
1215 structure involved.
1216 5. Multiply the “amount of loss or damage” as
1217 determined in 4 above, before application of the policy
1218 deductible, by the “percent of co-insurance penalty”
1219 calculated in 3. above to determine the “co-insured
1220 amount of loss”.
1221 6. Subtract the policy deductible from the “co-insured
1222 amount of loss” calculated in 5. above.

1223 **We** will pay the amount determined in 6. above, or the Limit
1224 of Insurance shown on the Declaration Page(s) for the other
1225 structure involved, whichever is less. For the remainder,
1226 **you** will either have to rely on other insurance, or absorb
1227 the loss yourself.

- 1228
1229 c. The following co-insurance requirement applies to
1230 Coverage E – Farm Personal Property only:

1231 **You** must maintain insurance on all covered property for at
1232 least 80% of the total **market value** of all covered property.
1233 If **you** do not maintain the 80% requirement, **we** will pay
1234 the percentage of loss produced by dividing the amount of
1235 insurance carried by the amount **you** should have carried.
1236 If a covered loss occurs, **we** will use the following in
1237 determining the amount of insurance **you** should have
1238 carried:

- 1239 1. Regarding **individually identified** property: The co-
1240 insurance requirement will be calculated individually for
1241 each item damaged or destroyed.

- 1242 2. Regarding **Blanket** property:
1243 (a) The total insurance amount for all **blanket**
1244 property will be determined by subtracting the total
1245 amount of insurance for **individual identified**
1246 property from the total amount of insurance for
1247 Coverage E.

- 1248 (b) The **market value** of all **blanket** property will be
1249 determined.

1250 However, property subject to the Limitation on Certain Property
1251 will not be valued in excess of the stated limit; property which is
1252 excluded will not be included in the inventory; and property
1253 covered by other insurance will be based upon its **market value**
1254 minus the other insurance amount.

1255 4. DEDUCTIBLE CLAUSE

1256 When we calculate the amount of a covered loss to insured property we
1257 will deduct the applicable amount of **your** deductible shown on the
1258 Declaration Page(s) from the loss. If two or more Section I Coverages
1259 are involved in any one loss, only the largest applicable deductible will
1260 be applied.

1261 5. APPRAISAL

1262 In case **you**, or if the Named Insured is not a person, the first person
1263 listed as the Designated Representative on the Declaration Page(s), and
1264 this company shall fail to agree as to the amount of loss, then, on the
1265 written demand of either, each shall select a competent and
1266 disinterested appraiser and notify the other of the appraiser selected
1267 within twenty (20) days of such demand. The appraisers shall then
1268 appraise the loss in accordance with the Settlement and Valuation
1269 condition within this policy, stating separately the amount of loss to each
1270 item; and, failing to agree, shall submit their differences, only, to the
1271 umpire. The appraisers shall select a competent and disinterested
1272 umpire; and failing for fifteen (15) days to agree upon such umpire, then,
1273 on request of **you**, or if the Named Insured is not a person, the first
1274 person listed as the Designated Representative on the Declaration
1275 Page(s), or this company, and upon written notice to the other party,
1276 such umpire shall be selected by a judge of a court of record in the state
1277 and county (or city if the city is not within a county) in which the property
1278 covered is located. The umpire shall make the award within thirty (30)
1279 days after the umpire receives the appraisers' submissions of their
1280 differences. An award in writing, so itemized, of any two (2) when filed
1281 with this company shall determine the amount of loss. Each appraiser
1282 shall be paid by the party selecting such appraiser and the expenses of
1283 appraisal and umpire shall be paid by the parties equally. This process is
1284 not binding on either party.

1285 6. ABANDONED PROPERTY

1286 **We** may at **our** option, take all or such part of the damaged, destroyed,
1287 or stolen and recovered property at the agreed or appraised value, but
1288 there will be no abandonment of the damaged property to **us**.

1289 7. SALVAGE

1290 If **we** pay the full **market value** of an item or pay to replace a part of an
1291 item, **we** may, at **our** option, take title and possession of that item or part
1292 and retain any proceeds from the sale thereof.

1293 8. **OUR PAYMENT OF LOSS**
1294 **We** will adjust any covered loss with **you** and pay **you** unless another
1295 payee is named in the policy. If there is coverage under this policy, **we**
1296 will pay **you** within 30 days after **you** comply with all the terms and
1297 conditions of this policy and the amount of loss is finally determined by:
1298 a. Agreement between **you** and **us**, or
1299 b. A court judgment.

1300 9. **MORTGAGEE**
1301 Loss on the **dwelling** will be payable to any mortgagee named on the
1302 Declaration Page(s), in accordance with the mortgagee loss valuation
1303 clause herein. Mortgagee includes a trustee under a deed of trust or a
1304 seller under a contract for deed.

1305 **Our Duties**

1306 **We** will:
1307 a. Protect the mortgagee's interest but subject to the same
1308 terms, exclusions, and conditions that apply to the Named
1309 Insured, including statements, representations or warranties
1310 in the application for insurance or other documents, except
1311 that the mortgagee's interest will still be protected if the loss
1312 is caused by any **insured's** intentional act designed to
1313 cause a loss.
1314 b. Protect the mortgagee's interest as set forth in a., above,
1315 unless the mortgagee has foreclosed before or after the
1316 loss.
1317 c. Give the mortgagee ten (10) days notice before canceling this
1318 policy.

1319 **Mortgagee's Duties**

1320 The mortgagee shall:
1321 a. Furnish proof of loss within sixty (60) days of **our** request,
1322 providing the information **we** request.
1323 b. Submit to an examination under oath if requested and sign
1324 the transcript.
1325 c. Provide the note, deed of trust, mortgage, loan file and all
1326 written information concerning the loan upon **our** request.
1327 d. Pay upon demand any premium due if the **insured** fails to do
1328 so.
1329 e. Immediately inform **us** in writing of any change of ownership
1330 or occupancy or any increase in hazard of which the
1331 mortgagee has knowledge. Failure to notify **us** will result in a
1332 forfeiture of coverage.
1333 f. Give **us** the right of recovery against any party liable for loss;
1334 but giving **us** this right will not impair the right of the
1335 mortgagee to recover the full amount of the mortgagee's

1336 claim.
1337 All other provisions of this policy which apply to an **insured** shall
1338 apply to the mortgagee.

1339
1340 Mortgagee Loss Valuation:

1341 If **we** refuse payment to the Named Insured, **we** will pay the mortgagee
1342 the lesser of the following amounts:

- 1343 a. The amount to repair or replace the property with like kind and
1344 quality;
- 1345 b. The actual cash value of the loss;
- 1346 c. The amount of the principal and interest due on the date of the
1347 loss;
- 1348 d. The limit of the **dwelling** coverage.

1349 At **our** option **we** may pay the total amount due on the note or
1350 mortgage, and if this option is exercised, the mortgagee shall
1351 assign its interest in the note and deed of trust or mortgage to **us**.

1352
1353 If **we** make payment to the mortgagee, **we** will be subrogated to
1354 all of the rights of the party to whom such payment is made to the
1355 extent of such payment. **Our** interest will extend to all securities
1356 held as collateral for the mortgage debt. Any mortgagee or
1357 trustee so paid agrees to sign whatever documents and take
1358 whatever actions **we** may reasonably request to enforce **our**
1359 rights under this provision. **Our** subrogation rights will not be
1360 enforced in such a way as to impair the right of the mortgagee or
1361 trustee to recover the full amount due under the mortgage.

1362 10. NO BENEFIT TO BAILEE

1363 This insurance will not, in any way, benefit any person or organization
1364 who may be caring for or handling property for a fee.

1365 11. OTHER INSURANCE

1366 If other valid insurance applies (whether collectible or not), this policy will
1367 not apply. However, if this policy and other insurance have the same
1368 "other insurance" language, **we** will pay **our** share. **Our** share will be the
1369 proportionate amount that this insurance bears to the total amount of all
1370 insurance on the covered property, whether collectible or not.

1371 12. LOSS PAYEE

1372 When a Loss Payee is listed in the Schedule of Additional Interests
1373 section of the Declaration Page(s), this policy will provide coverage to
1374 the **person** or entity shown with the Loss Payee and for the property
1375 shown with the Loss Payee on the Declaration Page(s). Payment for a
1376 covered loss will not exceed the insurable interest of the person or entity
1377 shown. All definitions, duties, exclusions, limitations, conditions and
1378 general provisions of the policy apply. A Loss Payee listed in the

1379 Schedule of Additional Interests section of the Declaration Page(s) does
1380 not increase the Amount of Insurance for any Coverage, Option or
1381 Endorsement.

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1384

LIABILITY COVERAGES – SECTION II

1385 This coverage applies only if Section II Coverage F – Personal Liability and
1386 Coverage G – Medical Payments to Others is shown on the Declaration Page(s)
1387 and a premium is listed for Personal Liability and Medical Payments to Others.

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1389
1390

COVERAGE F – PERSONAL LIABILITY

1391 If claim is made or suit is brought against **you** for damages because of **bodily injury**
1392 or **property damage** caused by an **occurrence** to which this policy applies, **we** will:

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1. Pay up to **our** limit of liability for the damages which the **insured** is
legally liable. Any pre-judgment interest is included within the
limit of liability. Any post-judgment interest is included within the
limit of liability, unless **we** chose to appeal any judgment.
2. Provide a defense at **our** expense by counsel of **our** choice. **We**
may investigate and settle any claim or suit that **we** decide is
appropriate. **Our** obligation to settle or defend ends when any
payments made by **us** either by settlement, satisfaction of
judgment or interpleader equal to **our** limit of liability.

1402 This insurance only provides coverage for **bodily injury** or **property damage** that
1403 occurs during the policy period.

1404
1405
1406

COVERAGE G – MEDICAL PAYMENTS TO OTHERS

1407 **We** will pay the reasonable medical expenses billed or the amounts which the
1408 healthcare provider has accepted from any governmental program, including but
1409 not limited to Medicare, Medicaid, or similar program or private health insurer or
1410 health plan in payment of the bills, liens, judgments or claims for such medical
1411 expenses, whichever is less, for **bodily injury** caused by accident, for services
1412 furnished within three years of the date of the accident. These expenses are for
1413 necessary medical, surgical, X-ray, dental, ambulance, hospital, professional
1414 nursing, and funeral services, eyeglasses, hearing aids, and prosthetic devices.
1415 The **bodily injury** must be discovered and treatment commenced within one year
1416 of the date of the accident.

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1418

Reasonable medical expenses do not include expenses:

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1421

1. For treatment, services, products, or procedures that are:
 - a. Experimental in nature, for research, or not primarily designed to
serve a medical purpose; or

- 1422 b. Not commonly and customarily recognized throughout the medical
1423 profession and within the United States as appropriate for the
1424 treatment of the **bodily injury**; or
1425 2. Incurred for:
1426 a. The use of thermography or other related procedures of a similar
1427 nature; or
1428 b. The use of acupuncture or other related procedures of a similar
1429 nature; or
1430 c. The purchase or rental of equipment not primarily designed to serve
1431 a medical purpose; or
1432 d. Massage therapy.

1433
1434 **We** have the right to engage reviewers, consultants, and data providers in
1435 formulating **our** judgment as to whether the charges are reasonable and
1436 necessary charges for the **bodily injury** sustained. The determination of
1437 whether charges are reasonable and necessary charges may be made after
1438 the person qualifying for coverage has received the goods and services for
1439 which the charges are made. The fact that a licensed health care provider
1440 furnished, rendered, or prescribed the goods and services is not solely
1441 determinative of whether the charges made for them are reasonable and
1442 necessary charges. **We** have the sole discretion in the determination of
1443 whether charges are reasonable or necessary.
1444

1445 Coverage G – Medical Payments to Others applies to a person, other than an
1446 **insured**, when the person sustains a **bodily injury**:

- 1447 1. On an **insured premises** with the permission of any **insured**, or
1448 2. Elsewhere, if the **bodily injury**:
1449 a. Arises out of a condition on the **insured premises**.
1450 b. Is caused by the activities of **you**.
1451 c. Is caused by a **residence employee** in the course of
1452 employment by **you**.
1453 d. Is caused by an animal other than **livestock** owned by or in
1454 the care of **you**, or
1455 e. Is sustained by a **residence employee** arising out of and in
1456 the course of employment by **you**.

1457 Coverage G – Medical Payments to Others also applies to:

- 1458 1. **Residence employees**;
1459 2. Those persons listed on the Declarations Page(s) under END
1460 HF00001-MP01 – Named Person Medical Payments; and
1461 3. **Farm employees** (only if the Declaration Page(s) shows END
1462 HF00001-F001 – Farm Liability).

1463 **We** may pay the injured person or the party that renders the medical services.
1464 Payment under this coverage is not an admission of liability by **us** or any **insured**.

1465
1466 Any individual who makes a claim under this coverage must, as a condition of
1467 payment:

- 1468 1. Authorize **us** to obtain any records which may be relevant to the
1469 claim or which may reasonably be expected to aid **our**
1470 investigators in determining the facts relevant to the claim;
- 1471 2. Answer, under oath as often as **we** may reasonably require, any
1472 questions posed by **us**, out of the presence of any other
1473 individual, and sign a written transcript of such questions and
1474 answers;
- 1475 3. Submit to physical examinations, at **our** expense, by doctors **we**
1476 select as often as **we** may reasonably require; and
- 1477 4. Authorize **us** to obtain medical records which are material to the
1478 claim, including prior medical records.

1479 Any payment made under this coverage shall be set-off against any judgment
1480 obtained against any **insured**.

1481

1482 **ADDITIONAL COVERAGE**

1483

1484 1. **DAMAGE TO PROPERTY OF OTHERS**

1485 We will pay up to \$500 per claim for **property damage** to
1486 property owned by others caused by any **insured** regardless of
1487 fault. But, **we** will not pay for **property damage**:

- 1488 a. Caused intentionally by any **insured** who has attained the
1489 age of 13.
- 1490 b. To property owned by or rented to any **insured**, a tenant of
1491 any **insured**, or a resident of **your** household.
- 1492 c. Arising out of:
 - 1493 (1) An act or omission in connection with any premises
1494 other than the **insured premises**.
 - 1495 (2) **Business** pursuits, or
 - 1496 (3) Ownership, maintenance, or use of a **motor vehicle**,
1497 trailer, watercraft, aircraft, except model airplanes.
- 1498 d. To property insured under Section I of this policy.

1499 **We** will not pay more than the smallest of the following amounts
1500 for any one claim:

- 1501 a. The **market value** of the property at the time of the loss;
- 1502 b. The repair cost; or
- 1503 c. \$500.00

1504 Payment considerations under this coverage is additional coverage
1505 available over and above the limit of liability.

1506 2. **SETTLEMENT EXPENSES**

1507 We will pay:

- 1508 a. All costs **we** incur in the settlement of a claim or defense of
1509 a suit.
- 1510 b. Premiums on bonds required in a suit **we** defend. But, **we**
1511 will not pay the premium for the portion of a bond amount
1512 that is greater than **our** limit of liability. Notwithstanding a.
1513 above, **we** have no obligation to apply for or furnish bonds.
- 1514 c. Loss of earnings up to \$100 a day, but not other income,
1515 when **we** ask **you** to help **us** investigate or defend any
1516 claim or suit.
- 1517 d. Other reasonable expenses incurred at **our** request.
1518 Payment considerations under this coverage is additional coverage
1519 available over and above the limit of liability.
- 1520 3. FIRST AID EXPENSES
- 1521 **We** will pay up to \$1,000 per **occurrence** for **bodily injury** for
1522 expenses for immediate medical and surgical treatment for other
1523 persons at the time of the accident. **We** will pay only expenses
1524 which any **insured** incurs for treatment of **bodily injury** covered
1525 by the policy.
1526 Payment considerations under this coverage is additional coverage
1527 available over and above the limit of liability.
- 1528 4. LIMITED POLLUTION COVERAGE
- 1529 As respects Pollution, **our** limit of liability from all damages
1530 arising out of the actual, alleged, or threatened discharge,
1531 dispersal, seepage, migration, release, or escape of smoke,
1532 vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or
1533 gases, waste materials or other irritants, contaminants, or
1534 pollutants into or upon the land, the atmosphere, or any water
1535 course or body of water, including the cost of equitable relief,
1536 **bodily injury, property damage**, remediation, and clean-up
1537 costs will not exceed \$25,000 for any one occurrence, nor more
1538 than \$50,000 in any twelve (12) month policy period.
1539 However, this limit of liability does not apply and the limit of
1540 liability on the Declaration Page(s) will apply to:
- 1541 a. Crop damage resulting from the accidental above-ground
1542 contact with herbicides, pesticides, fungicides, and
1543 fertilizers caused by the application of the same to any
1544 **insured premises** which results in the actual damages
1545 within one growing season of the application.
- 1546 b. **Bodily injury** resulting from the accidental above-ground
1547 contact with herbicides, pesticides, fungicides and
1548 fertilizers caused by the application of the same to any
1549 **insured premises** which results in medical treatment
1550 within one year (365 days) of the application.

1551 However, this provision (4.) will not increase **our** total limit of
1552 liability.

1553 **EXCLUSIONS – SECTION II**

1554 Under Coverage F - Personal Liability and Coverage G - Medical Payment To
1555 Others or under any Endorsement shown on the Declarations Page(s) of **your**
1556 policy, **we** do not cover:

- 1557 1. **Bodily injury or property damage** arising out of the operation,
1558 possession, ownership, repair, maintenance, use, negligent
1559 entrustment, or negligent supervision of:
 - 1560 a. Aircraft. **We** do cover model airplanes not used or
1561 designed for transporting cargo or persons.
 - 1562 b. A **motor vehicle** owned or operated or used by or rented or
1563 loaned to any **insured**. **We** do provide coverage if the
1564 **motor vehicle** is not subject to motor vehicle registration
1565 and it is:
 - 1566 (1) Used exclusively on the **insured premises**, or
 - 1567 (2) Kept in dead storage on the **insured premises**.
 - 1568 c. Watercraft, while away from the **insured premises** unless
1569 the watercraft is owned or rented by **you** and has an
1570 inboard or outboard or inboard-outboard motor power of
1571 less than 15 horsepower, or is a sailing vessel owned or
1572 rented by **you** which is less than 17 feet in length.
 - 1573 d. Watercraft powered by water jet pumps, including jet skis,
1574 wave runners, or similar watercraft.

1575 Exclusions (1.a.), (1.b.), (1.c.) and (1.d.) do not apply to **bodily**
1576 **injury** to a **residence employee** arising out of and in the course
1577 of employment by **you**.
- 1578 2. **Bodily injury or property damage** arising out of the rendering or
1579 failing to render professional services.
- 1580 3. **Bodily injury or property damage** arising out of **business**
1581 pursuits of any **insured**.
- 1582 4. **Bodily injury or property damage** arising out of any premises
1583 owned, rented, or controlled by any **insured** which is not an
1584 **insured premises**. But, **we** will cover **bodily injury** to a
1585 **residence employee** arising out of and in the course of
1586 employment by **you** at such premises.
- 1587 5. **Bodily injury or property damage** expected or intended by any
1588 **insured** even if the resulting **bodily injury or property damage** is of
1589 a different kind, quality or degree than initially expected or intended,
1590 or is sustained by a different person, entity, real or personal property,
1591 than initially expected or intended.

- 1594 6. **Bodily injury or property damage** arising out of war (declared
1595 or un-declared), civil war, insurrection, rebellion, or revolution.
1596 7. **Bodily injury or property damage** resulting from false arrest,
1597 detention, eviction, invasion of privacy, wrongful entry, libel,
1598 slander, defamation, or malicious prosecution.
1599 8. **Bodily Injury or property damage** that arises out of the
1600 possession, lease, or ownership of any **livestock**, unless END
1601 HF00001-F001 – Farm Liability or END HF00001-L004 – Limited
1602 Livestock Liability is shown on the Declaration Page(s).
1603 9. **Bodily injury or property damage** consisting of, arising from or out
1604 of, caused by, contributed to, aggravated by, or resulting from,
1605 whether directly or indirectly, the actual, alleged, or threatened
1606 discharge, dispersal, seepage, migration, release, exposure to, or
1607 escape of asbestos, lead paint, lead, smoke, vapors, soot, fumes,
1608 acids, alkalis, toxic chemicals, liquids or gases, waste materials or
1609 other irritants, contaminants, or pollutants, **fungi or mold**, rot, or
1610 other toxic materials or substances whether gradual or sudden
1611 unless provided in Additional Coverage.

1612 This exclusion applies to the items in paragraph 9. and includes
1613 but is not limited to the following:

- 1614 a. The cost of testing, monitoring, abating, mitigating,
1615 removing, remediating or disposing of items listed above;
1616 b. Any supervision, instruction, disclosures, or failures to
1617 disclose, recommendations, warnings, or advice given, or
1618 that allegedly should have been given, in connection with
1619 **bodily injury or property damage** consisting of, arising out
1620 of, caused by, contributed to, aggravated by, or resulting
1621 from, whether directly or indirectly, items listed in paragraph
1622 (9.) above, or the activities described in (9 a.) above;
1623 c. Any obligation to share damages, losses, costs, payments
1624 or expenses with or repay someone else who must make
1625 payment because of such **bodily injury or property**
1626 **damage**, damages, loss, cost, payment, or expense; and
1627 d. Liability imposed upon any **insured** by any governmental
1628 authority for **bodily injury or property damage** consisting
1629 of, arising out of, caused by, contributed to, aggravated by,
1630 or resulting from, whether directly or indirectly the items
1631 listed above.

1632 If the Declaration Page(s) lists END HF00001-F001 – Farm Liability,
1633 exclusion 9. does not apply to:

- 1634 a. Crop, plant, or tree damage resulting from the accidental
1635 above-ground contact with herbicides, pesticides, fungicides,
1636 and fertilizers caused by the application of the same to any

- 1637 **insured premises** which results in the actual damages within
1638 one growing season of the application.
- 1639 b. **Bodily injury** resulting from the accidental above-ground
1640 contact with herbicides, pesticides, fungicides, and fertilizers
1641 caused by the application of the same to any **insured**
1642 **premises** which results in medical treatment within one year
1643 (365 days) of the application.
- 1644 10. **Bodily injury** or **property damage** arising out of abuse,
1645 molestation or harassment.
- 1646 11. **Bodily injury or property damage** arising out of any illegal or
1647 criminal act of any **insured** whether or not such **insured** is
1648 actually charged with a crime for the act.
- 1649 12. **Property damage** arising out of the intentional or negligent
1650 misrepresentation or non-disclosure of any material fact related
1651 to the sale, or attempted sale, of property owned by any **insured**.
- 1652 13. Liability assumed under, or arising out of breach of, an oral or
1653 written contract or agreement.
- 1654 14. **Property damage** to property owned by any **insured**.
- 1655 15. **Property damage** to property occupied, used, or rented to or in
1656 the care of any **insured**. But, **we** will cover **property damage** to
1657 such property occupied, used, rented to or in the care of **you** and
1658 not used in **farming**, caused by fire, smoke, or explosion.
- 1659 16. **Bodily injury** to a person if any **insured** has or is required to
1660 have a policy providing workers' compensation, non-occupational
1661 disability, or occupational disease benefits covering the **bodily**
1662 **injury**.
- 1663 17. **Bodily injury** or **property damage** when any **insured** is covered
1664 under a nuclear energy liability policy. This exclusion applies
1665 even if the limits of liability of that policy have been exhausted.
- 1666 18. **Bodily injury** or **property damage** to any **insured**.
- 1667 19. Punitive or exemplary damages.
- 1668 20. **Bodily injury** or **property damage** arising out of the ownership,
1669 possession, boarding, training, breeding, or raising of wild or
1670 exotic animals.
- 1671 21. **Bodily injury** or **property damage** arising out of any substance
1672 released or discharged from any aircraft.
- 1673 22. **Bodily injury** or **property damage** arising out of **custom**
1674 **farming**. However, if the Declaration Page(s) shows END
1675 HF00001-F001 – Farm Liability, **custom farming** conducted
1676 within a 100-mile radius from the **insured premises** is covered.
- 1677 23. **Bodily injury** or **property damage** arising out of the conduct of a
1678 partnership, joint venture, limited liability company (LLC),
1679 corporation, trust or entity of which any **insured** is a partner,

- 1680 member, or participant and which is not shown as a Named
1681 Insured or Additional Insured on the Declaration Page(s).
- 1682 24. **Bodily injury or property damage** arising out of the use of **farm**
1683 **personal property** while being used in any **business**, tractor
1684 pull, race, contest, or similar event.
- 1685 25. Liability arising from infringement of a patent(s), copyright, trademark, or
1686 trade secret.
- 1687 26. Liability arising out of electronic media, such as electronic chat
1688 rooms, bulletin boards, facebook, twitter, myspace, or other
1689 electronic media the **insured** uses, hosts, owns, or over which
1690 the **insured** exercises control.
- 1691 27. Liability arising out of, the unauthorized use of, or access to,
1692 another's product, information, or service.
- 1693 28. Liability arising out of, the designing or determining of the content
1694 of internet websites or web applications.
- 1695 29. Liability arising out of an activity directly or indirectly related to
1696 employment by any **insured**.
- 1697 30. Liability arising out of any paid public or paid civic activities of any
1698 **insured**.
- 1699 31. Liability resulting from, oral or written publication of material done
1700 by or at the direction of the **insured** with the knowledge of its
1701 falsity or made prior to the effective date of this coverage.
- 1702 32. Liability resulting from installation of, or contamination from, a
1703 known virus, malware, spyware, adware, Trojan horse, backdoor
1704 or other damaging computer program or software.

1705
1706 Under Coverage G (Medical Payments to Others) **we** do not cover:

- 1707 1. Anyone who resides regularly on any part of an **insured**
1708 **premises**, except **residence employees, farm employees** (only
1709 if the Declaration Page(s) shows END HF00001-F001 – Farm
1710 Liability) and those persons listed on the Declarations Page(s)
1711 under END HF00001-MP01 – Named Person Medical Payments.
- 1712 2. **Bodily injury** from any nuclear reaction, radiation, or radioactive
1713 contamination, or any consequence of any of these.
- 1714 3. **Bodily injury** arising out of the operation, ownership,
1715 maintenance, use, negligent entrustment, or negligent
1716 supervision of any **motor vehicle**. This exclusion (3.) does not
1717 apply to **bodily Injury** to a **residence employee** arising out of
1718 and in the course of employment by **you**.
- 1719 4. Any **bodily injury** caused by an allergic reaction.
- 1720 5. Muscle strain or sprain of any type caused by overexertion,
1721 including overexertion due to lifting.

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CONDITIONS – SECTION II

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1. What an **insured** must do in case of **bodily injury** or **property damage**:
 - a. Notify **us** immediately. The notice must give:
 - (1) **Your** name and policy number.
 - (2) The date, time, place, and circumstances of the accident, **occurrence**, or loss, and
 - (3) The names and addresses and telephone numbers of injured persons and witnesses.
 - b. Send **us** immediately all legal papers including amended petitions received relating to a claim or suit.
 - c. Cooperate with **us** and assist **us** in any matter relating to a claim or suit.
 - d. The **insured** will not, except at the **insured's** own cost, voluntarily make any payment, assume any obligation, or incur expenses related to any **occurrence** to which this policy applies.
 2. LIMITS OF LIABILITY
Regardless of the number of **insured(s)**, injured persons, applicable insurance policies we have issued, claims made, or suits brought, **our** liability is limited as follows:
 - a. As respects Personal Liability Coverage, the limit of liability stated on the Declaration Page(s) for Coverage F is the total limit of **our** liability for all damages resulting from any one **occurrence**. When more than one policy issued by **us** to **you** provides coverage for the same loss only the policy with the highest limit of liability coverage will apply.
 - b. As respects Medical Payments to Others Coverage, the limit of liability stated on the Declaration Page(s) is **our** limit of liability for all medical expenses for **bodily injury** to any one person as the result of any one accident.
 3. SEVERABILITY OF INSURANCE
This insurance applies separately to each **insured** against whom claim is made or suit is brought, subject to **our** limits of liability for each **occurrence**.
 4. BANKRUPTCY
We are not relieved of any obligation under this policy because of the bankruptcy or insolvency of any **insured**.
 5. OTHER LIABILITY INSURANCE COVERAGE
This insurance is excess over any other valid and collectible insurance.

1766 **GENERAL POLICY CONDITIONS APPLYING TO SECTION I AND SECTION II**
1767

1768 1. ASSIGNMENT

1769 Assignment of this policy will not be valid unless **we** give **our**
1770 written consent.

1771 2. PREMIUM PAYMENTS

1772 **We** agree to insure **you** based on **your** promise to pay all premiums
1773 when they are due. If **you** pay the premium when due, this policy
1774 provides insurance coverages in the amounts shown in the Declarations,
1775 subject to all other policy provisions. No insurance is afforded under this
1776 policy if payment of premium is not received by **us** by the due date. No
1777 insurance is provided if the bank does not honor the check, electronic
1778 funds transfer, automatic bank draft, or any other method of payment,
1779 used to make **your** premium payment.

1780 3. CANCELLATION

1781 **You** may cancel **your** policy by notifying **us** in writing of the date
1782 to cancel, which must be later than the date **you** mail or deliver it
1783 to **us**. **We** may waive these requirements by confirming the date
1784 and time of cancellation to **you** in writing.

1785 **We** may cancel **your** policy by written notice, mailed to **your** last
1786 known address. The notice shall give the date cancellation is
1787 effective. It will be mailed to **you** at least:

1788 a. 10 days before the cancellation effective date:

1789 (1) If the cancellation is because **you** did not pay the
1790 premium; or

1791 (2) If the policy has been in force for 60 days or less.

1792 b. 30 days before the cancellation effective date:

1793 (1) If there is evidence of incendiarism by any **insured**;

1794 (2) If the cancellation is because of any other reason and
1795 the policy has been in force for more than 60 days.

1796 **We** will use regular mail to transmit such notice. The mailing of
1797 the notice shall be sufficient proof that notice was given.

1798
1799 Return of Unearned Premium: If **you** cancel, premium will be
1800 earned on a pro-rata basis. If **we** cancel, premium will be earned
1801 on a pro-rata basis. Any unearned premium may be returned at
1802 the time **we** cancel or within 30 days of the cancellation notice.
1803 Delay in the return of unearned premium does not affect the
1804 cancellation.

1805 4. AUTOMATIC CANCELLATION

1806 If **you** obtain other insurance for any coverage provided by this
1807 policy, this policy will terminate as to that coverage on the
1808 effective date of the other insurance.

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5. MEMBERSHIP
- Payment of the Farm Bureau membership dues, which is not premium, entitles the Named Insured on the Declaration Page(s) to insure one or more properties for any applicable coverage and to insurance for any other coverage for which said fees were paid so long as:
- a. This company continues to write such coverages;
 - b. The property to be insured meets the eligibility requirements of the company; and
 - c. The **insured** remains a risk desirable to the company.
- A notice of our intention to not renew this policy will be mailed to **your** last known address at least 30 days before the end of the current policy period if **you** fail to maintain an active Missouri Farm Bureau membership.
6. CONCEALMENT, FRAUD, OR MISREPRESENTATION
- This policy provides no coverage to any **insured** if any **insured** intentionally conceals or misrepresents any material fact or circumstance relating to this insurance, any claim or occurrence, or during the adjustment or investigation of any claim or occurrence. This entire policy will be void if any **insured** provides false and material information in the application for insurance. All information in the application is warranted by all **insureds** to be true.
7. CHANGES
- This policy and the Declaration Page(s) include all the agreements between **you** and **us** relating to this insurance. No change or waiver may be effected in this policy except by written endorsement issued by **us**. If a premium adjustment is necessary, **we** will make the adjustment as of the effective date of the change. If any coverage **you** have under this policy is broadened by **us** without charge during the policy period, this policy will automatically provide the broadened coverage when effective in Missouri.
- We** may reduce in amount, or adversely modify policy coverages at any time (subject to the laws of Missouri regarding the same) by giving any **insured** thirty (30) days written notice prior to the effective date of such action. Notice will be mailed to the mailing address shown on the Declaration Page(s). Proof of mailing will be sufficient proof of notice.
8. **OUR RIGHT TO RECOVER PAYMENT**
- In the event **we** make any payment under this policy, **we** will be subrogated to all rights of recovery, based upon the same damages, which an **insured** or any other **person** receiving the

1852 payment, may have against any **person** liable for those
1853 damages.

1854 As a condition of payment under this policy, any **insured**, or
1855 other person who receives payment under this policy, agrees to
1856 execute and deliver any necessary legal instruments to **us** and
1857 do whatever else **we** may ask which is necessary to secure **our**
1858 rights.

1859 Any **insured**, or other person who receives payment under this
1860 policy, agrees to cooperate with **us** in enforcing **our** rights of
1861 recovery acquired under this section and to do nothing to
1862 prejudice **our** rights.

1863 9. **OUR RIGHT TO INSPECT INSURED PREMISE**

1864 **We** have the right to inspect any **insured premises** covered by
1865 this policy as often as may be reasonable during the term of this
1866 policy. **You** agree to allow **us** to come onto those **premises** and
1867 into any **dwelling** or buildings or inspect personal property on
1868 those **premises**.

1869 10. **POLICY PERIOD**

1870 Insurance begins and ends at 12:01 A.M. Standard Time at the
1871 location of the property described and on the dates shown on the
1872 Declaration Page(s).

1873 This policy may be continued for successive policy periods by
1874 payment of the required premium, unless **we** mail to **you** a
1875 written notice of **our** intention not to renew on or before the
1876 effective date of each renewal period. It is agreed that the
1877 renewal premium will be based upon the rates in effect, the
1878 coverages carried, the applicable limits of liability, deductibles,
1879 and other elements that affect the premium that apply at the time
1880 of renewal. As to only the interest of a lien holder or mortgagee
1881 (or trustee) declared in this policy, this insurance will be
1882 terminated only if **we** give such lien holder or mortgagee (or
1883 trustee) at least ten (10) days written notice of termination.

1884 11. **RECOVERIES**

1885 If **we** pay any **insured** for loss under this policy and stolen or
1886 damaged property is recovered, or payment is made by those
1887 responsible for the loss, the following provisions apply:

- 1888 a. The **insured** must notify **us** or **we** will notify the **insured**
1889 promptly if either recovers property or receives payment.
- 1890 b. Any proper expenses incurred by either party in making the
1891 recovery are reimbursed first.
- 1892 c. The **insured** may keep recovered property by refunding to **us**
1893 the amount of the claim paid or any lesser amount to which **we**
1894 agree.

1895 d. If the claim paid is less than the agreed loss due to a
1896 deductible, Limitation on Certain Property, or other limiting
1897 terms of the policy, any recovery will be prorated between the
1898 **insured** and **us** based on **our** respective interests in the loss.

1899 12. COOPERATION

1900 **You** must cooperate with **us** in performing all acts required by this
1901 policy.

1902 13. NONRENEWAL

1903 **We** may non-renew **your** policy by written notice mailed to the
1904 address shown in the policy. The notice shall give the date the
1905 non-renewal is effective. It will be mailed to **you** at least 30 days
1906 before the non-renewal effective date. We will use regular mail
1907 to transmit such notice. The notice period will begin to run on the
1908 date the notice is mailed, not the date of receipt. The mailing of
1909 the notice shall be sufficient proof that notice was given.

1910
1911 In witness whereof, the Farm Bureau New Horizons Insurance Company of
1912 Missouri has caused this policy to be signed by its President and Secretary.
1913

1914 

1915 President

1914 

1915 Secretary

1916 *****
1917

1918
1919 **ENDORSEMENTS**
1920

1921 The following Endorsements are optional coverages and only those
1922 Endorsements shown on the Declaration Page(s) of **your** policy which have a
1923 premium listed apply. Nothing contained within any of the following Endorsements
1924 will vary, alter, or extend any of the provisions of **your** policy. None of these
1925 Endorsements increase the limits of coverage shown on the Declaration Page(s)
1926 unless specifically stated in the Endorsement. All definitions, duties, exclusions,
1927 limitations, general provisions, and conditions apply unless specifically modified
1928 by the language in the pertinent Endorsement.

1929
1930 **END HF00001-P001**
1931 **INFLATION PROTECTION**
1932

1933 When END HF00001-F001 is shown on the Declaration Page(s), **we** will increase
1934 the amount of insurance for SECTION I COVERAGE A - DWELLING, and

1935 COVERAGE C – PERSONAL PROPERTY by the annual inflation percent of
1936 construction costs which is added at the end of each twelve (12) month period of
1937 **your** policy. The percentage is determined by the method **we** filed with the
1938 Missouri Department of Insurance. This amount is included in the amounts of
1939 coverage shown on the Declaration Page(s).

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**END HF00001-P002
ACTUAL CASH VALUE ROOF DAMAGE SETTLEMENT**

1944 When endorsement END HF00001-P002 Actual Cash Value Roof Damage
1945 Settlement is shown on the Declaration Page(s), any covered loss to the roof of
1946 the **dwelling** or other structure listed on the Declaration Page(s) will be on an
1947 Actual Cash Value basis as stated in Conditions - Section I, paragraph 2.a.

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**END HF00001-P003
INCREASED LIMIT OF PERSONAL PROPERTY AWAY FROM PREMISES**

1952 When END HF00001-P003 is shown on the Declaration Page(s), the limit of
1953 insurance for personal property away from the **insured premises** is increased to
1954 the amount shown on the Declaration Page(s) for END HF00001-P003.

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**END HF00001-P004
LOSS ASSESSMENT COVERAGE**

1959 When END HF00001-P004 is shown on the Declaration Page(s), **we** will pay **your**
1960 share of any assessment levied against all members of a property owners
1961 association by the association in accordance with its governing rules if the
1962 assessment is necessary because of:

- 1963 1. A direct loss to property collectively owned by the association members
1964 caused by perils **we** insure against, or
1965 2. An **occurrence** to which Section II of this policy applies, or
1966 3. Liability for an act of a director, officer, or trustee elected by the
1967 association, members if acting in the capacity as a director, officer, or
1968 trustee and without deriving any income from the performance of duties
1969 exclusively on behalf of the association.

1970 **We** will pay no more than the Limit of Liability stated on the Declaration Page(s).
1971 But, **we** will not pay more than \$1,000 for any portion of such special assessment
1972 resulting from a deductible in the insurance to the Condominium Association.

1973 **We** will pay **your** assessment minus \$250. No other policy deductible applies.

1974
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**END HF00001-P005
VENDOR'S SINGLE INTEREST**

1978 When END HF00001-P005 is shown on the Declaration Page(s) we will provide
1979 coverage to the mortgagee shown on the Declaration Page(s), who is the lien
1980 holder on **your** manufactured home, for losses which occur during the policy
1981 period and result from the following:

- 1982 1. **Collision, Upset, and Overturn** – which means sudden,
1983 accidental, and direct loss to the manufactured home caused by
1984 **collision, upset, and overturn** while the manufactured home is
1985 being moved from one place to another. **Collision** which damages
1986 only wheels, tires, axles, and running gear is not covered.
- 1987 2. **Alteration** – which means deliberate damage caused by **you** to the
1988 manufactured home or substantial changes in its structure with the
1989 intention of reducing its value without permission of the lien holder
1990 or the manufactured home dealer.
- 1991 3. **Conversion** – which means transfer of ownership without
1992 permission of the lien holder, if the lien holder is not successful in
1993 an effort to recover possession of the manufactured home or its
1994 missing parts.
- 1995 4. **Concealment** – which means withholding or hiding the
1996 manufactured home.

1997 ADDITIONAL COVERAGES

1999 If the manufactured home is repossessed by or on behalf of the lien holder or
2000 manufactured home dealer, **we** will pay the lien holder or manufactured home
2001 dealer for an amount equal to the expense of transporting the manufactured home
2002 from the place of repossession to the nearest of the following:

- 2003 1. The place where it was sold by the lien holder or manufactured home
2004 dealer, or
- 2005 2. The nearest business location of the lien holder or manufactured home
2006 dealer.

2007 Repossession Expense applies only to the expense of returning the entire
2008 manufactured home, but not the expense of returning only separated parts,
2009 equipment, or accessories.

2010 DEDUCTIBLE

2012 \$500 will be deducted from the amount of loss in each claim for covered loss or
2013 damage.

2014 ADDITIONAL EXCLUSIONS

2015 **We** do not pay for:

- 2017 • **Conversion** of attached property originally provided with the
2018 manufactured home including furniture (not appliances), drapes,
2019 curtains, and bedding.
- 2020 • Expense of returning separate parts, equipment, or accessories.

- 2021 • Damage resulting from neglect, omission to act, wear and tear, or
2022 hard usage.
- 2023 • Gas bottles, fuel tanks, pumps, steps, skirting, porches, decks,
2024 awnings, carports, and any other addition to the manufactured
2025 home after its original manufacture.
- 2026 • Loss resulting from the fraudulent actions of the lien holder, its
2027 employee(s), or agents.

2028
2029 CONDITIONS – SECTION I

2030 WHAT YOU SHALL DO IN CASE OF LOSS

2031 In addition to the WHAT YOU SHALL DO IN CASE OF LOSS provisions in the
2032 policy, the lien holder must, at the lien holder's expense, use every reasonable
2033 effort, including litigation, until settlement of the loss to:

- 2034 1. Secure, protect, and preserve the manufactured home from loss.
- 2035 2. Locate the policyholder, the manufactured home, and any missing
2036 parts.
- 2037 3. Declare the loan in default.
- 2038 4. Repossess the manufactured home promptly.
- 2039 5. Collect all amounts due.

2040 The lien holder must give **us** as part of the loss notice, the following:

- 2041 1. An inspection report prepared at the time of repossession
2042 describing the condition of the manufactured home and a detailed
2043 list of missing parts.
- 2044 2. Manufacturer's invoice.
- 2045 3. Documents which detail the lien holder's efforts to locate missing
2046 parts.
- 2047 4. Retail sales contract and credit application.
- 2048 5. All evidence showing how the manufactured home was equipped when
2049 sold.
- 2050 6. Summary of collection efforts.
- 2051 7. Statement from the law enforcement agency to which the lien
2052 holder gave prompt notice of loss.
- 2053
- 2054

2055 SETTLEMENT AND VALUATION

2056 In addition to the Settlement and Valuation provisions of the policy, the amount of
2057 the lien holder's interest in any loss from **alteration, conversion, or concealment**
2058 is measured by the unpaid balance not more than sixty (60) days past due, less:

- 2059 a. Unearned interest, insurance, finance and other carrying
2060 charges computed as of the date of claim.
 - 2061 b. Penalties or other charges which have been added to the
2062 unpaid balance after the loan was finalized.
- 2063

2064 LIEN TRANSACTION, LATE OR DEFAULT IN PAYMENT NOTICE

2065 **We** have no coverage unless the following took place:

- 2066 1. The lien transaction was entered into in accordance with normal
2067 and usual credit standards.
- 2068 2. The lien instrument, at the time executed, was legally enforceable
2069 and created a valid security interest for the lien holder.
- 2070 3. At the date this coverage came into effect, no payment was more
2071 than thirty (30) days past due.
- 2072 4. The **insured** has defaulted in payment.
- 2073 5. Written notice of the claim has been given to **us** within thirty (30)
2074 days after repossession has occurred.

2075 NEGLECT

2076 No act or neglect of any **insured** will impair the protection **we** provide to the lien
2077 holder.

2078 RECORDS

2079 **We** will, at any reasonable time, be allowed to examine the lien holder's books,
2080 records, and files to determine facts relating to a claim under this coverage.

2081 **OUR RIGHT TO RECOVER PAYMENT**

2082 **We** waive the right to recover any payment made under this coverage from **you**.

2083 SETTLEMENT WITH SELLING DEALER

2084 Settlement of loss may be made with the selling dealer when the lien holder's
2085 interest has been satisfied under a repurchase agreement.

2086

2087

END HF00001-P006

2088

SCHEDULED PERSONAL PROPERTY

2089

2090 When HF00001-P006 is shown on the Declaration Page(s), the deductible shown
2091 within the HF00001-P006 schedule will apply to this coverage.

2092

2093 The following outline the classifications indicated on the Schedule shown on the
2094 Declaration Page(s):

- 2095 1. Jewelry, as scheduled.
- 2096 2. Furs and garments trimmed with fur or consisting principally of fur,
2097 as scheduled.
- 2098 3. Cameras, projection machines, video equipment, computers, films,
2099 and related articles of equipment, as scheduled.
- 2100 4. Musical instruments and related articles of equipment, as
2101 scheduled.
- 2102 5. Silverware, including goldware and pewterware, but excluding
2103 pens, pencils, flasks, smoking implements, or jewelry.
- 2104 6. Sporting equipment, including golf clubs, golf clothing, golf
2105 equipment, golf carts, and fishing equipment, as scheduled.
- 2106 7. Fine art(s), as scheduled. This premium is based on **your**

2107 statement that the fine art(s) insured is located at the Location of
2108 Insured Premises shown on the Declaration Page(s).

2109 New Acquisitions: If **you** acquire during the term of this
2110 endorsement other objects of art, the provisions of this
2111 endorsement will apply for the Actual Cash Value of the objects but
2112 not more than 25% of the amount of the insurance scheduled for
2113 fine art(s), PROVIDED the **insured** reports such additional objects
2114 within ninety (90) days from the date acquired and pays additional
2115 premium from the date acquired.

- 2116 8. Radio, TV antenna, or satellite dish or antenna, as scheduled.
- 2117 9. Postage stamps, including due envelope, official revenue, match
2118 and medicine stamps, covers, locals, reprints, essays, proofs,
2119 sports cards and other philatelic property, including their books,
2120 pages, and mountings, owned by or in custody or control of **you**.
- 2121 10. Rare and current coins, metals, paper money, bank notes, tokens
2122 of money, and other numismatic property, including coin albums,
2123 containers, frames, cards, and display cabinets in use with such
2124 collection, owned by or in the custody or control of **you**, as
2125 scheduled.
- 2126 11. Hunting equipment, including guns and bows, as scheduled.
- 2127 12. Lawn and Garden Equipment, as scheduled.
- 2128 13. Medical Equipment including dentures, wheelchairs, insulin pumps,
2129 hearing aides, prosthetic devices, and similar equipment,
2130 scheduled as Medical Equipment on the Declaration Page(s).
- 2131 14. Miscellaneous Items as scheduled.

2132 2133 ADDITIONAL ACQUIRED PROPERTY

2134 The following applies only to jewelry, furs, cameras, and musical instruments
2135 when such property is scheduled under this coverage:

2136
2137 **We** cover additionally acquired property for an amount not to exceed twenty-five
2138 percent (25%) of the amount of insurance for that class of property or \$10,000,
2139 whichever is less, if **you** report the acquired property to **us** within thirty (30) days
2140 of acquisition and pay the additional premium from the date acquired.

2141 2142 PERILS INSURED AGAINST

2143 We cover sudden, accidental, and direct loss to scheduled property.

2144 2145 EXCLUSIONS

2146 In addition to the exclusions listed in GENERAL EXCLUSIONS – APPLICABLE
2147 TO ALL PERILS, we do not cover:

- 2148 • NUCLEAR HAZARD, meaning nuclear reaction, radiation,
2149 radioactive contamination, or any consequence of any of these. Loss

2150 caused by nuclear action is not considered loss by perils of Fire,
2151 Explosion, or Smoke. Sudden, accidental, and direct loss by fire
2152 resulting from nuclear action is covered.

- 2153 • As to Fine Art(s):
 - 2154 ○ Damage caused by any repairing, restoration, or retouching
2155 process. Breakage of art glass windows, statuary,
2156 marble, glassware, bric-a-brac, porcelains, and similar
2157 fragile articles unless caused by fire, lightning, aircraft,
2158 theft or attempted theft, cyclone, tornado, wind-storm,
2159 earthquake, flood, explosion, malicious damage, collision,
2160 derailment, or overturn of conveyance.
 - 2161 ○ Loss to property on exhibition at fairgrounds or on the
2162 premises of any national or international exposition
2163 unless the premises are specifically described on the
2164 schedule.
- 2165 • As to Postage Stamps or Rare and Current Coin Collections:
 - 2166 ○ Fading, creasing, denting, scratching, tearing, thinning,
2167 transfer of colors, inherent defect, dampness, extremes of
2168 temperature, gradual depreciation, damage sustained
2169 from handling, or while being actually worked upon.
 - 2170 ○ Mysterious disappearance of individual stamps, coins, or
2171 other articles insured unless specifically scheduled with a
2172 definite amount set opposite their description, or if not
2173 specifically scheduled unless mounted in a volume and
2174 the page to which they are attached is also lost.
 - 2175 ○ Loss of or damage to property in the custody of
2176 transportation companies or shipments by mail unless by
2177 registered mail.
 - 2178 ○ Theft from any unattended **motor vehicle** except while
2179 being shipped by registered mail.
 - 2180 ○ Loss of or damage to any property described herein which
2181 is not an actual part of a stamp, money, or numismatic
2182 collection.

2183 ADDITIONAL CONDITIONS

- 2185 1. Fine Art(s): If fine art(s) are covered, **you** agree that the fine art(s)
2186 insured will be packed and unpacked by competent packers.
2187 **We** will not be liable for more than the amount set opposite the
2188 respective articles covered, which amount is agreed to be the value
2189 of the article.
2190 In the event of the total loss of any article or articles which are a
2191 part of a set, **we** agree to pay **you** the full amount of the value of
2192 the set specified in the schedule, and **you** agree to surrender the

- 2193 remaining article or articles of the set to **us**.
- 2194 2. Sporting Equipment: If golfer's equipment is covered, **we** will also cover
- 2195 other clothing of **yours** while contained in any locker when **you** are
- 2196 playing golf.
- 2197 Golf balls are covered only against loss by fire or burglary, if there
- 2198 are physical marks of forcible entry into the locker, room, or
- 2199 structure.
- 2200 3. Musical Instruments: If musical instruments are covered, **you** agree
- 2201 that loss to scheduled property while **you** are using that property
- 2202 for **business** purposes will not be paid.
- 2203 4. Postage Stamps or Rare and Current Coin Collection—
- 2204 Unscheduled Property Only: If a stamp or a coin collection that is
- 2205 not specifically scheduled is covered, in the event of loss or
- 2206 damage, the amount pay-able will be determined as follows:
- 2207 a. **We** will not be liable for more than the **market value** of the
- 2208 property at the time of loss, but not more than \$1,000 on
- 2209 uncheduled numismatic property and not more than \$250 for
- 2210 any one stamp, coin, or other individual article or any one
- 2211 pair, strip, block, series, sheet, cover, frame, or card.
- 2212 b. **We** will not be liable for a greater proportion of any loss on
- 2213 property not specifically scheduled than the total sum
- 2214 **insured** on such uncheduled property bears to the **market**
- 2215 **value** at the time of loss.
- 2216 5. Settlement and Valuation: **We** will not pay for more than:
- 2217 a. If the Declaration Page(s) states that this policy is an Actual
- 2218 Cash Value policy, then the most **we** will pay will be the
- 2219 lesser of:
- 2220 (1) The difference in **market value** before and after the loss;
- 2221 (2) Replacement Cost less depreciation
- 2222 (3) The limit of liability as scheduled on the Declaration
- 2223 Page(s);
- 2224 (4) The amount of **your** insurable interest in the property;
- 2225 (5) Any applicable coverage limitation on the property as set
- 2226 forth in this policy.
- 2227 b. If the Declaration Page(s) states that this is a replacement
- 2228 cost policy, then, until **you** complete repair or replacement of
- 2229 the property, the most **we** will pay will be the lesser of:
- 2230 (1) The difference in **market value** before and after the loss;
- 2231 (2) The limit of liability which pertains to the coverage;
- 2232 (3) The amount of **your** insurable interest in the property.
- 2233 (4) Any applicable coverage limitation on the property as set
- 2234 forth in this policy.
- 2235 If **you** complete repair or replacement of the damaged

2236 property at the same location and make a repair or
2237 replacement cost claim within 180 days of the original loss
2238 settlement, then **we** will pay the lesser of:

2239 (1) The amount spent to repair or replace the damaged
2240 or stolen property;

2241 (2) The amount it would take to repair or replace the
2242 property, with like kind and quality but not necessarily
2243 identical or matching materials, at the same location as
2244 the **insured premises**.

2245 (3) The limit of liability.

- 2246 c. If **you** have a partial loss caused by fire, then **you** have an
2247 option to have **us** repair the property, the cost not to exceed
2248 the amount written in the policy, so that the property shall be
2249 in as good a condition as before the fire.

2250 This condition (5.) does not apply to fine art(s).

- 2251 6. Loss Clause: The amount of insurance under this coverage will not
2252 be reduced except for total loss of a specifically scheduled item.
2253 Any unearned premium that applies to such item will be refunded to
2254 **you** or applied to the premium due on item(s) replacing those on
2255 which the claim was paid.

- 2256 7. Pair or Set Clause: In case of loss of or damage to property
2257 specifically described in the schedule as a pair or set, **we** may
2258 repair or replace any part of the pair or set to restore it to its value
2259 before the loss, or **we** may pay the **market value** of the property
2260 before and after the loss.

2261 This condition (7.) does not apply to fine art(s).

- 2262 8. Parts: In case of loss or damage to any part of property covered,
2263 consisting of several parts when complete, **we** will pay only for the
2264 value of the part lost or damaged.

- 2265 9. Territorial Limits: **We** cover the described property wherever it may
2266 be located. But **we** cover described fine art(s) only while within the
2267 United States and Canada.

2268 **END HF00001-P007**

2269 **WEIGHT OF ICE, SNOW, OR SLEET**

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2271
2272 When END HF00001-P007 is shown on the Declaration Page(s) **we** cover
2273 sudden, accidental and direct loss caused by weight of ice, snow, or sleet to other
2274 structure(s) listed on the Declaration Page(s), or property contained in the other
2275 structure(s) if the policy provides coverage for Personal Property (Coverage C).

2276
2277 There is no coverage for a loss which occurs or is in progress within the first three
2278 (3) days of the original effective date of this Endorsement.

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END HF00001-P008
VANDALISM OR MALICIOUS MISCHIEF COVERAGE

2288 When END HF00001-P008 is shown on the Declaration Page(s) the peril of
2289 Vandalism or Malicious Mischief is an additional covered peril, subject to the
2290 limitations included within this endorsement and the GENERAL EXCLUSIONS -
2291 APPLICABLE TO ALL PERILS AND FORMS OF COVERAGE.

2292 Upon discovery of vandalism or malicious mischief damages, **you** must notify
2293 local law enforcement within 24 hours for coverage to apply.

2294 This peril does not include:

- 2295 a. loss to property on the **insured premises** if the **dwelling** has been vacant
2296 or unoccupied for more than thirty (30) consecutive days immediately before
2297 the loss. For the purpose of this peril, a **dwelling** under construction is not
2298 considered vacant or unoccupied.
2299 b. loss committed by a tenant of the dwelling.

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END HF00001-P009
FLAT ROOF RESTRICTION

2308 When END HF00001-P009 is shown on the Declaration Page(s) the following
2309 section of the policy is amended as follows:

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SECTION I
GENERAL EXCLUSIONS – APPLICABLE TO ALL PERILS

2316 23. Water damage, meaning: (Paragraph d. is added)

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- d. Water, rain, ice, sleet or snow which exerts pressure on, or flows, seeps or leaks through any portion of any flat roof, or where any wall, roof, chimney, or other part or portion of the building, adjoins the flat roof, unless the direct force of windstorm or hail creates an opening through which precipitation enters.

2323 Except for the addition of paragraph d. to number 23. as noted above in this
2324 endorsement, all other terms of exclusion number 23. remain the same.

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END HF00001-F001
FARM LIABILITY

2322 When the Declaration Page(s) shows END HF00001-F001 – Farm Liability, the
2323 following language has been changed:

- 2324 1. Within the definition section, **Business, Insured Premises, and**
2325 **Residence Employee** are changed in the policy.
2326 2. Within the Exclusions in the Liability section – Coverage F – the
2327 **Livestock** exclusion and the **Custom Farming** exclusion is changed in
2328 the policy.

2329

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**END HF00001-F002
LIVESTOCK EXTENSION**

2333 When END HF00001-F002 is shown on the Declaration Page(s), **livestock** are
2334 covered for the following additional perils:

- 2335 a. Accidental Shooting: Except by any **insured**, any **relative**, any
2336 **farm employee**, or any resident of the **insured premises**.
2337 b. Drowning from External Causes: Except drowning of poultry.
2338 Swine under thirty (30) days old are not covered.
2339 c. Attack by Dogs or Wild Animals: Except loss as the direct or
2340 indirect result of flight is not covered.
2341 d. Collapse of structures, bridges, and culverts.
2342 e. Electrocutation of livestock from artificially generated electrical
2343 current.
2344 f. Collision, Upset and Overturn of a motor vehicle or machinery.

2345

2346

END HF00001-F003—MACHINERY EXTENSION

2347

2348 When END HF00001-F003 is shown on the Declaration Page(s), **Machinery** is
2349 covered for Broad Coverage and collision, upset, and overturn.

2350

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**END HF00001-F004
GRAIN AND FEED EXTENSION**

2354 When END HF00001-F004 is shown on the Declaration Page(s), any **Grain and**
2355 **Feed** covered under this policy are covered for Broad Coverage.

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**END HF00001-F005
FOREIGN OBJECTS IN MACHINERY**

2360 When END FH00001-F005 FOREIGN OBJECTS IN MACHINERY is shown on
2361 the Declaration Page(s):

2362 Section 1, COVERAGE E—FARM PERSONAL PROPERTY is modified as
2363 follows:

2364 Under **Perils insured against with respect to Coverage E:**

2365 Number 2. is deleted and replaced with the following:
2366

2367 2. **Machinery** is covered for Basic Coverage as shown in the policy.
2368 Collision, Upset, and Overturn are not covered perils unless END
2369 HF00001-F003 MACHINERY EXTENSION is shown on the
2370 Declaration Page(s). Sudden and accidental direct physical loss or
2371 damage caused by or resulting from foreign objects picked up and
2372 taken into the **machinery** is not covered unless END HF00001-
2373 F005 Foreign Objects in Machinery is shown on the Declaration
2374 Page(s).
2375

2376 Under GENERAL EXCLUSIONS - APPLICABLE TO ALL PERILS

2377 For purposes of this coverage only, Exclusion 36. is replaced with the following:

2378 36. **Machinery** colliding with the ground or rocks on the ground,
2379 whether or not this policy includes END HF00001-F003. However,
2380 this exclusion does not apply to glass breakage. **We** will pay for
2381 sudden and accidental direct physical loss or damage caused by or
2382 resulting from foreign objects picked up and taken into the
2383 **machinery**.
2384

2385 **END HF00001-F006**
2386 **CUSTOM FARMER'S EQUIPMENT**
2387

2388 When END HF00001-F006 is shown on the Declaration Page(s), END HF00001-
2389 F003 Machinery Extension is added for the specifically identified **machinery**
2390 shown on the Declaration Page(s) under END HF00001-F006—Custom Farmer's
2391 Equipment.

2392 The following Sections of the policy are amended as follows:

2393 **COVERAGE E – FARM PERSONAL PROPERTY**
2394

2395 **PROPERTY NOT COVERED**
2396

2397 **We** do not cover with respect to Coverage E:

2398 Number 2. is amended as follows:

2399
2400 2. **Machinery**:
2401 a. While beyond a 100-mile radius of the **insured premises**
2402 when used in **custom farming**. If END HF00001-F006 –
2403 CUSTOM FARMER'S EQUIPMENT is shown on the
2404 Declarations Page(s) this exclusion 2. a. does not apply to
2405 the specifically identified **machinery** listed on the Declaration
2406 Page(s) for this endorsement.
2407

2408 EXCLUSIONS – SECTION II

2409 Number 22. is amended as follows:

- 2410
- 2411 22. **Bodily injury** or **property damage** arising out of **custom**
- 2412 **farming**, however, if the Declaration Page(s) shows END
- 2413 HF00001-F001 – Farming Liability Coverage, **custom**
- 2414 **farming** conducted within a 250-mile radius from the
- 2415 **insured premises** is covered.

2416

2417

2418 **END HF00001-F007**

2419 **FARM-RELATED BUSINESS COVERAGE**

2420

2421 When END HF00001-F007 is shown on the Declaration Page(s), the following

2422 portions of the policy are amended as follows:

2423

2424 **DEFINED WORDS**

2425 The definition of **business** in the policy will not mean the **business** identified

2426 within END HF00001-F007 on the Declaration Page(s).

2427

2428 **EXCLUSIONS – SECTION II**

2429 The following exclusions are added to EXCLUSIONS – SECTION II of **your**

2430 policy:

- 2431
- 2432 • **Bodily injury** to any employee injured arising out of and in the
 - 2433 course of employment for the specified **business** shown in
 - 2434 End HF00001-F007, or any other **business**.
 - 2435 • **Bodily injury** or **property damage** arising from any stated or
 - 2436 implied warranty associated with the products or services
 - 2437 provided by the specified **business** shown in End HF00001-
 - 2438 F007.
 - 2439 • **Property damage** to products sold by the specified **business**
 - 2440 shown in End HF00001-F007.

2441 **END HF00001-F008**

2442 **INCREASED POLLUTION COVERAGE**

2443 **LIMIT OF LIABILITY**

2444

2445 When END HF00001-F008 is shown on the Declarations Page(s), the following

2446 portions of the policy are amended as follows:

2447

2448 **LIABILITY COVERAGES – SECTION II**

2449

2450 **ADDITIONAL COVERAGE**

2451 Paragraph 4. LIMITED POLLUTION COVERAGE is deleted and replaced with the
2452 following:

2453 As respects Pollution, **our** limit of liability from all damages arising out of
2454 the actual, alleged, or threatened discharge, dispersal, seepage,
2455 migration, release, or escape of smoke, vapors, soot, fumes, acids,
2456 alkalis, toxic chemicals, liquids or gases, waste materials or other
2457 irritants, contaminants, or pollutants into or upon the land, the
2458 atmosphere, or any water course or body of water, including the cost of
2459 equitable relief, **bodily injury, property damage**, remediation and clean-
2460 up cost will not exceed \$100,000 for any one **occurrence**, nor more than
2461 \$100,000 during any twelve (12) month policy period.

2462 If the Declaration Page(s) show END HF00001-F001—FARM LIABILITY
2463 Coverage, **we** cover:

- 2464 a. Crop, plant, or tree damage resulting from the accidental above-
2465 ground contact with herbicides, pesticides, fungicides, and
2466 fertilizers caused by the application of the same which results in
2467 actual damages sustained within one growing season of the
2468 application.
- 2469 b. **Bodily injury** resulting from the accidental above-ground contact
2470 with herbicides, pesticides, fungicides, and fertilizers caused by the
2471 application of the same which results in medical treatment within
2472 one year (365 days) of the application.

2473 The limit of coverage for a. and b. above:

2474 A. For **bodily injury** or **property damage** resulting from activities
2475 occurring away from the **insured premises** will not exceed \$100,000 for
2476 any one **occurrence**, nor more than \$100,000 during any twelve (12)
2477 month policy period.

2478 B. For **bodily injury** or **property damage** resulting from activities
2479 occurring on any **insured premises** is the limit of liability shown on the
2480 Declaration Page(s)

2481 However, this endorsement INCREASED POLLUTION COVERAGE will not
2482 increase **our** total limit of liability.

2483

2484 **END HF00001-F009**
2485 **FARM CARGO LIABILITY**

2486

2487 When END HF00001-F009 is shown on **your** Declaration Page(s), this
2488 Endorsement covers **your** legal liability as a common or contract carrier under
2489 tariff documents, bills of lading, or shipping receipts issued by **you** for sudden,
2490 accidental, and direct loss to **farm products** in transit, while loaded for shipment
2491 in or on any **motor vehicle(s)** owned by **you** and operated by **you** or a **farm**
2492 **employee(s)** anywhere within the continental United States (except Alaska) and
2493 Canada. Losses occurring elsewhere will not be covered under this

2494 Endorsement.

2495

2496 The following portions of **your** policy are amended as follows:

2497

2498

ADDITIONAL EXCLUSIONS

2499 The following additional exclusions apply:

2500

We do not cover:

2501

- Loss or damage to any shipment in or on any **motor vehicle** under **your** control after such **motor vehicle** has remained at any dock, depot, station, or terminal for more than seventy-two (72) hours after arrival of the **motor vehicle** at such location.

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- Loss caused by **your** neglect to use all reasonable means to save and preserve the property at and after any covered loss.

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2507

- Loss caused by or resulting from strikes, lockouts, labor disturbances, riots, civil commotion, or the acts of any person or persons taking part in any such occurrence or disorder.

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- Loss due to inherent vice, or delay, loss of profit, loss of use, or loss of market.

2511

2512

- Loss of or injury to **livestock**, except against accident causing death or rendering death necessary.

2513

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- Freight charges, except such charges that were earned prior to the acceptance of the shipments insured under this Endorsement and for which **you** are legally liable.

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- Loss caused by shifting of load, poor packing or rough handling, for loss caused by breakage or by contact with oil or grease or any other commodity, marring or scratching, wetness or dampness, leakage of liquids, or as the result of being spotted, discolored, molded, rusted, frosted or frozen, rotted, soured, steamed or heated, or changed in flavor.

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- Breakage of eggs.

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- Collision caused:

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- By coming in contact with any portion of the roadbed.

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- By striking the rails or ties of street, steam, or electric railroad.

2527

2528

- By coming in contact with any stationary object while backing for loading or unloading purposes.

2529

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- By the coming together of truck and trailer during coupling or uncoupling.

2531

2532

- By collision of the covered property with another object while in the ordinary course of transportation.

2533

2534

- All claims for loss, damage, or expense caused by wear and tear from ordinary handling due to the mode of transportation.

2535

2536

2537 CONDITIONS SECTION II

2538 2. LIMITS OF LIABILITY

2539 (Paragraph c. is added)

2540 c. As respects END HF00001-F009 **our** liability for covered loss to
2541 shipments while loaded in or on any one **motor vehicle** will not exceed
2542 the amount shown on the Declaration Page(s) for each **motor vehicle**.
2543 **Our** aggregate limit of liability for all covered losses resulting from any
2544 one **occurrence** will not exceed the amount shown on the Declaration
2545 Page(s) for each **occurrence**.

2546 GENERAL CONDITIONS APPLYING TO SECTION I AND SECTION II

2547 The following additional conditions are added to **your** policy:

2548 • SUBSTITUTION CLAUSE

2549 If any **motor vehicle** owned by **you** is withdrawn from normal use
2550 because of sale, breakdown, repair, loss, or destruction, the limit of
2551 liability applying to such **motor vehicle** under this Endorsement will
2552 apply to any other **motor vehicle** operated by **you** or a **farm**
2553 **employee(s)** and substituted for such **motor vehicle**, provided the
2554 substitution is reported to **us** as soon as practicable (but in any
2555 event, within thirty [30] days from the date of substitution) and
2556 additional premium is paid thereon as required by **us**.

2557 • REIMBURSEMENT

2558 Should **we** pay a loss or losses in compliance with any special
2559 provision required by law or legal regulations or by the Interstate
2560 Commerce Commission, any Public Service Commission, Public
2561 Utilities Commission, Corporation Commission, or Railroad
2562 Commission for which **we** were not liable under the terms of the
2563 policy, **you** agree to reimburse **us** to the full extent of such
2564 payments, plus any additional expense incurred.

2565 • STATUTORY ENDORSEMENTS

2566 This Endorsement is issued in contemplation of the possible
2567 addition of provisions to effect compliance by **you** with statutes
2568 regulating **your business**. No such provision will be valid for any
2569 purpose unless required for mandatory or permissive compliance
2570 with terms of the statute actually applicable to **you** at the time of
2571 loss.

2572 • INSPECTION OF RECORDS

2573 **We** have the right to inspect and copy **your** books, accounts, and
2574 records with reference to any claims for loss to which this
2575 Endorsement may apply, including those required to be kept by **you**
2576 under any statute, or under any rule or regulation of any state, federal
2577 authority, or agency. Such records will be open to inspection at
2578 reasonable times by any of **our** authorized representatives.
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END HF00001-F010
EQUINE BUSINESS LIABILITY COVERAGE
COVERAGE FOR THE BOARDING OF HORSES OR HORSES IN THE CARE,
CUSTODY, AND CONTROL OF AN INSURED

When END HF00001-F010 is shown on the Declaration Page(s), the following portions of the policy are amended as follows:

DEFINED WORDS

The following definitions are added:

- Equine**—means horses, donkeys, and mules.
- Racing**—means the sport of engaging in contests of speed with **equine**.
- Riding**—means to sit or travel on the back of **equine** while controlling or attempting to control the **equine's** motions. Riding is not allowed by anyone without the consent or permission of an **insured**.
- Training**—means the act or process of exercising, disciplining, or educating **equine** to ride or to cart.

For purposes of this endorsement the term “**business** does not mean” in the Defined Words section has been expanded to include:

- 3. **Riding** by others of boarded **equine**,
- 4. Boarding or breeding of non-owned **equine**,
- 5. Care, custody, and control of boarded **equine**,
- 6. Judging or officiating **equine**-related competitions or events,
- 7. Training **equine**.

INSURING AGREEMENT

Subject to all terms within this endorsement **we** agree that coverage is provided for death, injury, and theft of **equine** in the care, custody, and control of an **insured**. Coverage is also extended to provide **bodily injury** and **property damage** for liability arising out of the use and occupancy of the described premises to board, breed, or train **equine**.

This coverage is subject to the Annual Aggregate Limit and the Per **Equine** Limit shown in this endorsement. Also, this coverage is subject to all the exclusions and conditions otherwise applicable to Section II – Farm and Personal Liability unless amended by the terms of this endorsement.

This coverage for the boarding of **equine** in the care, custody, and control of an **insured** applies only:

- 1. To death, injury or theft of **equine you** do not own in **your** care, custody, and control for which **you** are legally liable; and

- 2623 2. While the **equine** are at an **insured premises** or are temporarily in
2624 transit to or from an **insured premises** for purposes of breeding,
2625 veterinarian services, **training**, showing, or boarding arising from
2626 the negligence of the **insured**.

2627
2628 It is further agreed this insurance does not apply to:

- 2629 1. Mysterious disappearance of **equine**;
2630 2. Death, injury, or theft of **equine** caused by criminal, fraudulent,
2631 dishonest, or illegal acts, alone or in collusion with another, by:
2632 a. An **insured**;
2633 b. Others who have an interest in the **equine**;
2634 c. Others to whom **you** entrust the **equine**;
2635 d. Partners, officers, directors, trustees, or joint venturers, or
2636 **your** members or managers if **you** are a limited liability
2637 company; or
2638 e. The farm employee of (a), (b), (c), or (d) above, whether or not
2639 they are at work. This exclusion does not apply to negligent
2640 acts that result in the death or injury of **equine** by such farm
2641 employee(s) of (a), (b), (c), or (d) above, but **we** do not cover
2642 theft by such farm employee.
2643 3. Death, injury, or theft of **equine** used for any purpose not intended
2644 by the owner;
2645 4. Death, injury, or theft of **equine** due to seizure or destruction under
2646 quarantine, customs regulations, confiscation of contraband, or
2647 illegal transportation or trade;
2648 5. Death or injury of **equine** arising out of professional care or
2649 treatment by veterinarians, veterinary assistants, farriers, or any
2650 person providing veterinary care or medication;
2651 6. Liability assumed by an **insured** under a contract or agreement;
2652 7. Death, injury, or theft of **equine** that occurs in the course of
2653 transportation by air or water;
2654 8. Theft of **equine** due to unauthorized instructions to transfer **equine**
2655 to any person or to any place;
2656 9. Theft of **equine** due to voluntary parting with possession of **equine**
2657 if **you** or any other **insured** is induced to do so by trick, scheme, or
2658 device or through fraud or false pretense.
2659 This includes the acceptance of:
2660 a. Counterfeit money or fraudulent post office or express money
2661 orders;
2662 b. Checks or promissory notes that are not paid upon
2663 presentation; or
2664 c. Credit cards that are illegally obtained and/or used; or
2665 10. Loss of earnings or projected future income.

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EXCLUSIONS – SECTION II

The following Section II exclusions are added to **your** policy:

- **Bodily injury** to any employee injured arising out of and in the course of employment for the **equine** activities.
- **Bodily injury** or **property damage** arising from any stated or implied warranty associated with the products or services provided by the **equine** operations.
- **Property damage** to products sold by the **equine** operations.
- **Bodily injury** or **property damage** due to **equine** being ridden in any prearranged race, competitive speed or other contest, or preparation or training for a race, speed or other contest.
- **Bodily injury** or **property damage** arising out of hauling **equine** for hire; however, transportation incidental to boarding or breeding these boarded **equine** is covered.
- **Bodily injury** or **property damage** for which an **insured** is obligated to pay as a result of giving **riding** lessons.
- **Bodily injury** to any person who receives remuneration from the **insured** while practicing for or participating in any club meets, races, or other contests.
- **Bodily injury** or **property damage** arising out of the use and occupancy of the described premises for **riding** instruction, rental **equine**, or rodeos;
- **Bodily injury** or **property damage** arising out of the use and occupancy of the described premises for **equine** sales or auctions, veterinary stables, dude ranches, and **racine** stables;
- **Bodily injury** or **property damage** due to **equine** being ridden without the express permission of the named insured.

2696 Exclusion #15 under EXCLUSIONS – SECTION II does not apply to
2697 coverage provided under END HF00001-F010 – Equine Business Liability
2698 Coverage only.
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AGGREGATE PER EQUINE LIMIT

An Annual Aggregate of \$25,000 is the most **we** will pay for death, injury, or theft of all **equine** for each consecutive 12-month period beginning with the inception date of this endorsement.

The Annual Aggregate Limit also applies separately to any remaining policy period of less than 12 months.

A Per **Equine** Limit of \$5,000, subject to the Annual Aggregate Limit, is the

2709 most **we** will pay for the death, injury, or theft of a single **equine**.
2710

2711 Any insurance **we** provide under this coverage, shall be excess over any
2712 other similar collectible insurance, whether primary, excess, or contingent for
2713 non-owned equine under the care, custody, and control of the **insured**.
2714

2715 **CONDITIONS – SECTION II**

2716 With respect to the coverage provided by this Endorsement, the following
2717 additional conditions are added to **CONDITIONS – SECTION II**:

2718 •**NORMAL HEALTH**

2719 **You** agree that **equine** in **your** care, custody, and control are in
2720 normal health and are not receiving veterinary care for any:

- 2721 Illness;
- 2722 Disease;
- 2723 Lameness;
- 2724 Injury; or
- 2725 Physical disability.

2726 •**VETERINARY TREATMENT:**

2727 If **equine** in **your** care, custody, and control is injured, **you**
2728 agree to immediately:

- 2729 Secure the services of a licensed veterinarian to treat the injury;
- 2730 Give the proper care to the **equine**; and
- 2731 Use every possible means to save the **equine**.

2732 Any expenses incurred in securing veterinary treatment and in
2733 giving proper care to the **equine** are solely **your** responsibility.

2734 •**DEATH OF EQUINE**

2735 **You** agree to have two postmortem exams conducted by qualified
2736 veterinary surgeons immediately upon the event of death of **equine**
2737 in **your** care, custody, and control. Any postmortem or related
2738 expenses incurred are solely **your** responsibility.
2739

2740 **END HF00001-L001**
2741 **PERSONAL INJURY COVERAGE**
2742

2743 When endorsement END HF00001-L001 is shown on the Declaration Page(s), **you**
2744 have **PERSONAL INJURY COVERAGE**. This coverage will share the same limit
2745 of liability as Coverage F – Personal Liability. All definitions, duties, exclusions,
2746 limitations, general agreements, provisions, and conditions of the policy apply to
2747 this coverage unless specifically modified in this endorsement.
2748

2749 If the Named Insured shown on the Declaration Page(s) is not a person, then this
2750 endorsement applies only to those persons listed as a Designated Representative
2751 on the Declaration Page(s), or an Additional Insured shown on the Declaration

2752 Page(s), while acting on behalf of the Named Insured.

2753
2754 The insurance provided by this Endorsement END HF00001-L001 for the claims
2755 referenced herein is the only insurance coverage applicable under the policy for
2756 such claims.

2757
2758 **Personal Injury**—means injury arising out of one or more of the following
2759 offenses:

- 2760 a. False arrest, detention, or imprisonment, or malicious
2761 prosecution;
- 2762 b. Libel or slander, defamation of character, or violation of a
2763 person's right of privacy; or
- 2764 c. Wrongful entry or eviction, or other invasion of the right of private
2765 occupancy.

2766
2767 **Occurrence** – means an unintended accident, including continuous or repeated
2768 exposure to substantially the same general conditions, which causes
2769 **personal injury** during the policy period. All exposures to
2770 substantially the same general conditions will be considered as arising
2771 out of one **occurrence**.

2772
2773 If claim is made or suit is brought against **you**, or a Designated Representative
2774 shown on the Declaration Page(s), or an Additional Insured shown on the
2775 Declaration Page(s) while acting on behalf of the Named Insured, for **personal**
2776 **injury** caused by an **occurrence** to which this endorsement applies, **we** will:

- 2777 1. Pay up to **our** limit of liability for the damages which **you** or a
2778 Designated Representative shown on the Declaration Page(s) or
2779 an Additional Insured shown on the Declaration Page(s) while
2780 acting on behalf of the Named Insured, is legally liable. Any pre-
2781 judgment interest is included within the limit of liability. Any post-
2782 judgment interest is included within the limit of liability, unless **we**
2783 chose to appeal any judgment.
- 2784 2. Provide a defense at **our** expense by counsel of **our** choice. **We**
2785 may investigate and settle any claim or suit that **we** decide is
2786 appropriate. **Our** obligation to settle or defend ends when any
2787 payments made by **us** either by settlement, satisfaction of
2788 judgment or interpleader equal **our** limit of liability.

2789
2790 This insurance only provides coverage for **personal injury** that occurs during the
2791 policy period.

2792
2793 Unless specifically stated otherwise, we will pay, in addition to our limit of liability:
2794 SETTLEMENT EXPENSES

- 2795 We will pay:
- 2796 a. All costs **we** incur in the settlement of a claim or defense of a
- 2797 suit.
- 2798 b. Premiums on bonds required in a suit **we** defend. But, **we** will
- 2799 not pay the premium for the portion of a bond amount that is
- 2800 greater than **our** limit of liability. Notwithstanding a. above,
- 2801 **we** have no obligation to apply for or furnish bonds.
- 2802 c. Loss of earnings up to \$100 a day, but not other income,
- 2803 when **we** ask **you** to help **us** investigate or defend any claim
- 2804 or suit.
- 2805 d. Other reasonable expenses incurred at **our** request.
- 2806

2807 **EXCLUSIONS:**

2808 We do not cover:

- 2809 1. **Personal Injury** arising out of the operation, possession,
- 2810 ownership, repair, maintenance, use, negligent entrustment or
- 2811 negligent supervision of aircraft, **motor vehicles** or watercraft,
- 2812 owned or operated or used by or rented or loaned to any
- 2813 **insured**.
- 2814 2. **Personal injury** arising out of the rendering or failing to render
- 2815 professional services.
- 2816 3. **Personal injury** arising out of **business** pursuits of any **insured**.
- 2817 4. **Personal injury** arising out of any premises owned, rented, or
- 2818 controlled by any **insured** which is not an **insured premises**.
- 2819 5. **Personal injury** expected or intended by any **insured** even if the
- 2820 resulting **personal injury** is of a different kind, quality or degree than
- 2821 initially expected or intended, or is sustained by a different person,
- 2822 entity, or real or personal property, than initially expected or intended.
- 2823 6. **Personal injury** arising out of war (declared or un-declared), civil
- 2824 war, insurrection, rebellion, or revolution.
- 2825 7. **Personal injury** which arises out of the transmission of a sexual
- 2826 or communicable disease by any **insured**.
- 2827 8. **Personal injury** consisting of, arising from or out of, caused by,
- 2828 contributed to, aggravated by, or resulting from, whether directly or
- 2829 indirectly, the actual, alleged, or threatened discharge, dispersal,
- 2830 seepage, migration, release, exposure to, or escape of asbestos,
- 2831 lead paint, lead, smoke, vapors, soot, fumes, acids, alkalis, toxic
- 2832 chemicals, liquids or gases, waste materials or other irritants,
- 2833 contaminants, or pollutants, **fungi or mold**, rot, or other toxic
- 2834 materials or substances whether gradual or sudden.
- 2835 This exclusion includes but is not limited to the following:
- 2836 a. The cost of testing, monitoring, abating, mitigating,
- 2837 removing, remediating or disposing of items listed above;

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- b. Any supervision, instruction, disclosures, or failures to disclose, recommendations, warnings, or advice given, or that allegedly should have been given, in connection with **personal injury** consisting of, arising out of, caused by, contributed to, aggravated by, or resulting from, whether directly or indirectly, items listed in paragraph (8.) above, or the activities described in (8 a.) above;
 - c. Any obligation to share damages, losses, costs, payments or expenses with or repay someone else who must make payment because of such **personal injury**, damages, loss, cost, payment, or expense; and
 - d. Liability imposed upon any **insured** by any governmental authority for **personal injury** consisting of, arising out of, caused by, contributed to, aggravated by, or resulting from, whether directly or indirectly the items listed above.
9. **Personal injury** arising out of sexual molestation or sexual harassment by any **insured**.
 10. **Personal injury** arising out of any illegal or criminal act of any **insured** whether or not such **insured** is actually charged with a crime for the act.
 11. **Personal injury** arising out of the intentional or negligent misrepresentation or non-disclosure of any material fact related to the sale, or attempted sale, of property owned by any **insured**.
 12. Liability assumed under, or arising from breach of, an oral or written contract or agreement.
 13. Punitive or exemplary damages.
 14. **Personal injury** arising out of the conduct of a partnership, joint venture, limited liability company (LLC), corporation, trust or other entity of which any **insured** is a partner, member, or participant and which is not shown as a Named Insured or an Additional Insured on the Declaration Page(s).
 15. **Personal injury** arising from infringement of a patent(s), copyright, trademark, or trade secret.
 16. **Personal injury** arising out of an electronic chat room, bulletin board, facebook, twitter, myspace, or other electronic social media done by or at the direction of any **insured** with the knowledge of its falsity or made prior to the effective date of this coverage.
 17. **Personal injury** arising out of the unauthorized use of, or access to, another's product, information, or service.
 18. **Personal injury** arising out of the designing or determining of the content of internet websites or web applications.
 19. **Personal injury** arising out of an offense directly or indirectly

related to employment by any **insured**.

20. **Personal injury** arising out of any paid public or civic activities of any **insured**.
21. **Personal injury** resulting from oral or written publication of material done by or at the direction of any **insured** with the knowledge of its falsity or made prior to the effective date of this coverage.
22. Liability resulting from installation of, or contamination from, a known virus, malware, spyware, adware, Trojan horse, backdoor or other damaging computer program or software.

CONDITIONS

1. What an **insured** must do in case of **personal injury**:
- a. Notify **us** immediately. The notice must give:
 - (1) **Your** name and policy number.
 - (2) The date, time, place, and circumstances of the accident, **occurrence**, or loss, and
 - (3) The names and addresses and telephone numbers of injured persons and witnesses.
 - b. Send **us** immediately all legal papers including amended petitions received relating to a claim or suit.
 - c. Cooperate with **us** and assist **us** in any matter relating to a claim or suit.
 - d. The **insured** will not, except at the **insured**'s own cost, voluntarily make any payment, assume any obligation, or incur expenses related to any **occurrence** to which this policy applies.
2. LIMITS OF LIABILITY
- Regardless of the number of **insured**(s), injured persons, applicable insurance policies we have issued, claims made, or suits brought, **our** liability is limited as follows:
- a. As respects Personal Injury Coverage, the limit of liability stated on the Declaration Page(s) for Coverage F is the total limit of **our** liability under this policy for all damages resulting from any one **occurrence**.
3. SEVERABILITY OF INSURANCE
- This insurance applies separately to each **insured** against whom claim is made or suit is brought, subject to **our** limits of liability for each **occurrence**.
4. BANKRUPTCY
- We** are not relieved of any obligation under this policy because of the bankruptcy or insolvency of any **insured**.

2924 5. OTHER INSURANCE COVERAGE

2925 This insurance is excess over any other valid and collectible
2926 insurance.

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**END HF00001-L002
BUSINESS PURSUITS**

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When END HF00001-L002 is shown on the Declaration Page(s) the business shown on the Declarations Page(s) for END HF00001-L002 is not considered to fall within the definition of **business** for Coverage F Personal Liability or Coverage G Medical Payments to Others, from activities arising out of such business shown on the Declaration Page(s). However, the business shown on the Declaration Page(s) is considered a **business** for the Additional Exclusions listed in this endorsement.

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Coverage F - Personal Liability Coverage and Coverage G - Medical Payments to Others Coverage apply to the **business** pursuits of the Named Insured as shown on the Declaration Page(s) for END HF00001-L002

Additional Exclusions - Section II:

This coverage does not apply:

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- To **bodily injury** or **property damage** arising out of **business** pursuits of any **insured** in connection with a **business** owned or controlled by any **insured** or by a partnership, limited liability company (LLC), corporation, trust or other entity, of which any **insured** is involved that is not otherwise insured under this policy.
- To **bodily injury** or **property damage** arising out of the rendering of or failure to render professional services of any nature other than teaching, including but not limited to any architectural, engineering, or industrial design services; any medical, surgical, dental, or other services or treatment conducive to the health of persons or animals; and any beauty or barber services or treatment.
- To **bodily injury** to a fellow employee of any **insured** injured in the course of employment.
- When an **insured** is a member of the faculty or teaching staff of any school or college and **bodily injury** or **property damage** arises out of the maintenance, use, loading or unloading of draft or saddle animals, vehicles for their use, aircraft, **motor vehicles**, or watercraft owned or operated or hired by or for any **insured** for the purpose of instruction in the use thereof.
- To **bodily injury** or **property damage** arising from the ownership, maintenance, use, rental, or loan of tanning beds or tanning devices or the operation of tanning salons.

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END HF00001-L003
OFFICE, PROFESSIONAL, PRIVATE SCHOOL, OR STUDIO USE

When END HF00001-L003 is shown on the Declaration Page(s) the following portions of the policy are amend as follows:

COVERAGE C – PERSONAL PROPERTY

PERSONAL PROPERTY NOT COVERED

We do not cover with respect to Coverage C:

Number 8. is amended as follows:

8. **Business** property, meaning any property which is currently used in or owned by any **business you** are connected with. If END HF00001-L003 is shown on the Declarations Page(s) the property used or intended for use in the **business** shown on the Declaration Page(s) is covered only while on the **insured premises**.

LIABILITY COVERAGES – SECTION II

EXCLUSIONS – SECTION II

Under Coverage F (Personal Liability) and Coverage G (Medical Payment to Others) or END HF00001-F001 – Farm Liability we do not cover:

Number 3. is amended as follows:

3. **Bodily injury** or **property damage** arising out of **business** pursuits of any **insured**. However, if END HF00001-L003 is shown on the Declarations Page(s) the activities pertaining to the **business** described on the Declaration Page(s) will not be considered **business** pursuits for the purposes of this exclusion #3.

This endorsement END HF00001-L003 does not cover:

- Any **bodily injury** or **property damage** to any employee of any **insured** arising out of activities of the **business** described on the Declaration Page(s), other than to a **residence employee** while employed by and actually working for **you**.
- Any **bodily injury** or **property damage** to any pupil arising out of corporal punishment administered by or at the direction of any **insured**.
- Any **bodily injury** or **property damage** to any attendees of a school or day care operated by or for any **insured on your** premises, if the school or day care has more than four (4) students, children, or adults.
- Any liability arising out of any school or day care operated away from the **residence premises**.

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3011 **END HF00001-L004**
3012 **LIMITED LIVESTOCK LIABILITY COVERAGE**
3013

3014 When END HF00001-L004 is shown on the Declaration Page(s), Liability
3015 Coverages-Section II is modified as follows:
3016

3017 **EXCLUSIONS-SECTION II**

3018 Exclusion (8.) of Exclusions-Section II is deleted and the following exclusion is
3019 substituted:

- 3020 8. **Bodily injury** or **property damage** that arises out of the
3021 ownership, possession or use of **livestock** for any purpose other
3022 than personal use or personal consumption.
3023

3024 **END HF00001-L005**
3025 **ADDITIONAL INSURED – LIABILITY – JOINTLY OWNED FARM PERSONAL**
3026 **PROPERTY - PREMISES ONLY**
3027

3028 When Coverage F – Personal Liability is shown with END HF00001-L005 on the
3029 Declaration Page(s), the person(s) or entity(s) listed under Additional Insured
3030 Liability – Jointly Owned Farm Personal Property on the Declaration Page(s) will
3031 be covered under Liability Coverages – Section II for claims made or suits brought
3032 against them for which this policy applies, but only with respect to **bodily injury** or
3033 **property damage** caused by:

- 3034 a. **your** operations,
3035 b. **your** activities, or
3036 c. activities performed on **your** behalf,
3037 which occur on the **insured premises**.
3038

3039 When Coverage E is shown with this endorsement on the Declaration Page(s),
3040 this endorsement provides coverage under Section I - Coverage E - Farm
3041 Personal Property of this policy for Farm Personal Property jointly owned by **you**
3042 and the person(s) or entity(s) shown under this endorsement on the Declaration
3043 Page(s) for claims to which this policy applies. Consideration for covered losses
3044 under Section I will be according to the insurable interest in the property.
3045

3046 This endorsement does not increase the amount of insurance shown on the
3047 Declaration Page(s) for any Coverage.
3048

3049 **END HF00001-L006**
3050 **ADDITIONAL INSURED – LIABILITY – PROPERTY – GENERAL**
3051

3052 When Coverage F – Personal Liability is shown with END HF00001- L006 on the
3053 Declaration Page(s), the person(s) or entity(s) listed under Additional Insured –
3054 Liability - Property - General on the Declaration Page(s) will be covered under
3055 Liability Coverages – Section II for claims made or suits brought against them for
3056 which this policy applies. The **relatives** of the person(s) listed under this
3057 endorsement on the Declaration Page(s) are also covered for claims made or
3058 suits brought against them for which this policy applies.
3059

3060 When Coverage C is shown with this endorsement on the Declaration Page(s),
3061 this endorsement provides coverage under Section I - Coverage C – Personal
3062 Property up to the limit of coverage shown for Coverage C – Personal Property on
3063 the Declaration Page(s) for property owned by the person(s) or entity(s) listed on
3064 the Declaration Page(s) under Additional Insured – Liability & Property – General.
3065 Consideration for covered losses under Coverage C will be according to the
3066 insurable interest in the property. The same levels of coverage and settlement
3067 options shown on the Declaration Page(s) for Coverage C – Personal Property will
3068 apply.
3069

3070 When Coverage E is shown with this endorsement on the Declaration Page(s),
3071 this endorsement provides the same Section I - Coverage E – Farm Personal
3072 Property shown on the Declaration Page(s) for applicable property jointly owned
3073 by **you** and the person(s) or entity(s) shown on the Declaration Page(s).
3074 Consideration for covered losses will be according to the insurable interest in the
3075 property. All provisions, limitations, exclusions, and conditions pertaining to
3076 Coverage E – Farm Personal Property apply to the jointly owned property
3077 considered in this endorsement.
3078

3079 This endorsement does not increase the amount of insurance shown on the
3080 Declaration Page(s) for any Coverage.
3081

3082 **END HF00001-MP01**
3083 **NAMED PERSON MEDICAL PAYMENTS**
3084

3085 When END HF00001-MP01 is shown on the Declaration Page(s) Coverage G –
3086 Medical Payments to Others apply to those persons listed on the Declaration
3087 Page(s) up to the limits shown for Named Person Medical Payments.
3088

3089 **ADDITIONAL EXCLUSIONS – SECTION II**

3090 **We do not cover:**

- 3091 • **Bodily injury** to any named person resulting from accidental injury
3092 unless the injury is the result of a farm-related activity.
- 3093 • **Bodily injury** to any named person, when the accidental injury
3094 occurs within any residence.

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Farm Bureau New Horizons Insurance Company of Missouri
MISSOURI PROPERTY AND CASUALTY INSURANCE
GUARANTY ASSOCIATION COVERAGE LIMITATION ENDORSEMENT

1. Subject to the provisions of the Missouri Property and Casualty Insurance Guaranty Association Act (to be referred to as the Act), if **we** are a member of the Missouri Property and Casualty Insurance Guaranty Association (to be referred to as the Association), the Association will pay claims covered under the Act if **we** become insolvent.

2. **LIMITATIONS OF COVERAGE**

The Act contains various exclusions, conditions, and limitations that govern a claimant's eligibility to collect payment from the Association and affect the amount of any payment. The following limitations apply subject to all other provisions of this Act:

- a. Claims covered by the Association do not include a claim by or against an **insured** of an insolvent insurer, if that **insured** has a net worth of more than \$25 million on the later of the end of the **insured's** most recent fiscal year or December thirty-first of the year next preceding the date the insurer becomes an insolvent insurer.
- b. Payments made by the Association for covered claims will include only that amount of each claim which is less than \$300,000. However, the Association will not:
 - (1) Pay an amount in excess of the applicable limit of liability of the policy from which a claim arises, or
 - (2) Return any unearned premium to an "**insured**" in excess of \$25,000.

These limitations have no effect on the coverage **we** will provide under this policy.