

**A Service of
MISSOURI FARM BUREAU**

**PROTECTOR
INSURANCE
POLICY**



**Farm Bureau Town & Country Insurance
Company of Missouri**

HOME OFFICE: 701 South Country Club Drive
PO Box 658
Jefferson City, Missouri 65102
PHONE: 573-893-1400

CU-1266 (08/15)

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1 **FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI**
2 **PROTECTOR INSURANCE POLICY**

3
4 CU 1266 (08/15)

5
6 **GENERAL AGREEMENTS**

7
8 This is a legal contract. This contract consists of the application and all
9 representations therein, the Information Page(s), and all policy forms and
10 endorsements listed on the Information Page(s). **You** have a duty to read this
11 policy carefully.

12
13 The Information Page(s) identifies the insured persons, property insured, amounts
14 of insurance, the level of protection and valuation methods which apply, the
15 deductibles(s), and any optional coverage or policy endorsements which apply.

16
17 **We**, the Farm Bureau Town & Country Insurance Company of Missouri, agree to
18 insure **you** according to the terms of this policy based:

- 19 1. On **your** payment of premium for the coverages **you** chose;
20 2. In reliance on information in **your** application; and
21 3. Upon **your** compliance with all policy provisions.

22
23 No insurance is provided if the bank or other financial institution does not honor
24 the check, electronic funds transfer, automatic bank draft or any other payment
25 method used to make **your** premium payment.

26
27 **You** agree, by acceptance of this policy, that:

- 28 1. The information in **your** application is true regardless of who provided or wrote
29 the information on the forms;
30 2. **We** insure **you** on the basis that the information in the application is true;
31 3. This policy contains all of the agreements between **you** and **us** or any of **our**
32 agents and cannot be orally modified; and
33 4. **You** have an insurable interest in the property.

34 If any of **your** statements or representations to **us** are untrue or materially
35 inaccurate, **we** will not provide coverage under this policy.

36
37 **You** agree to review the Information Page(s) each time **you** receive one, in order
38 to make sure that:

- 39 1. All the coverages **you** requested are included in this policy, and
40 2. The limit of **our** liability for each of those coverages is the amount **you**
41 requested.

42
43 **DEFINED WORDS**
44 **WHICH ARE USED IN SEVERAL PARTS OF THE POLICY**

45
46 Throughout this policy, **you** and **your** mean the Named Insured shown on the
47 Information Page. **We**, **our**, and **us** refer to Farm Bureau Town and Country
48 Insurance Company of Missouri or **our** representatives. Defined words and terms
49 will be printed in **bold type** throughout the policy.

50
51 **All-terrain vehicle (ATV)** – Regardless of the type of terrain a vehicle is designed
52 for, the designed purpose or usability of a vehicle, and/or where the vehicle is
53 being operated, **all-terrain vehicle (ATV)** means all types of self-propelled
54 vehicles either designed to be operated, or capable of being operated, off public
55 roadways. **All-terrain vehicle (ATV)** does not include vehicles which can be

56 registered and licensed for operation on all public roads and US highways. **All-**
57 **terrain vehicle (ATV)** does not include amphibious types of vehicles. **All-terrain**
58 **vehicle (ATV)** also does not include excavation, construction, industrial or
59 commercial type vehicles.

60 **Blanket** – means all **farm personal property** owned by any **insured** except
61 **individually identified** or excluded within the Coverage E form or schedule.

62 **Bodily injury** – means physical harm to the body, sickness, or non-communicable
63 disease, including death which results from physical harm to the body.

64 **Bodily injury** does not include any sexually transmitted disease, or any mental
65 injury, sickness or disease of the mind, mental anguish, or emotional distress
66 unless such condition is diagnosed by a medical doctor and directly results from
67 physical **bodily injury** to the individual on whose behalf the claim is made.

68 **Business** – means:

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

81 **Business** does not mean:

- 82 1. The occasional, non-repetitive sale of personal property at **your residence**
83 **premises** or **non-owner occupied residence premises**;
- 84 2. Any part-time activity, other than **custom farming** involving the spraying of
85 herbicides, pesticides, fungicides, and fertilizers, engaged in by **you** or any
86 **insured**, if the individual engaged in that activity is under the age of twenty-
87 one.

88 **Custom Farming** – means farm work done by any **insured** for others in
89 exchange for cash or commodity remuneration. **Custom Farming** does not
90 include exchange labor.

91 **Dwelling** – means the house(s), duplex(s), apartment(s), condominium(s),
92 townhouse(s), mobile home(s), manufactured home(s), or modular home(s)
93 identified on the Information Page(s) and showing Coverage A – Dwelling
94 coverage under Section I of this policy.

95 **Farming** – means **your** production of unaltered **farm products** through the
96 ownership, maintenance, or use of the **insured premises**. **Farming** includes
97 operation of roadside stands where the products sold are the **insured's** own
98 **farm products**.

99 **Farm Employee** – means any person who receives compensation, pay, wages,
100 or other remuneration for performing duties or tasks and/or providing services for
101 **you** and whose duties, tasks or services are in connection with the **farming** of
102 the **insured premises**. It does not include any **insured** or relative of any
103 **insured** living on the **insured premises**, nor any employee while engaged in
104 any **business** activity other than **farming**.

105 **Farm Personal Property** – means **livestock**, **machinery**, and **grain and feed**
106 owned by any **insured** while being used for personal or **farming** purposes. It
107 does not include any property which is attached to the land or any permanent
108 structure except as provided for irrigation or GPS equipment under **machinery**
109 coverage. A lawn or garden tractor used solely to service **your residence**
110 **premises** and/or a **non-owner occupied residence premises** is considered

111 personal property. **All-terrain vehicles (ATV's)** are not considered **farm**
112 **personal property**, regardless whether used for **farming** purposes.

113 **Farm Products** – means grain crops, grass, hay, silage, cotton, **livestock**,
114 poultry, eggs, bulk milk, fish, vegetables, mushrooms, herbs, fruits, nursery
115 stock, and Christmas trees twelve (12) feet or less in height, raised or grown on
116 the **insured premises**. It does not include any product which has been
117 processed from its original form into another product.

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

122 **Grain and Feed** – means:

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

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

131 **Individually Identified** – means **farm personal property** which is separately
132 described on the Coverage E schedule on the Information Page. This includes
133 **machinery** purchased by any **insured** as a replacement for an item listed on the
134 schedule.

135 **Insured** – means **you** and:

- 136 1. **Your** relatives who are residents of **your** household.
137 2. Any other person under the age of 21 residing in **your** household who is in
138 **your** legal care.
139 3. If the Information page(s) lists Option L – Farm Liability, **insured** also includes
140 any **Farm Employee** while acting within the course and scope of employment
141 in **your farming** operation.

142 If **you** die, the person having proper legal custody of covered property replaces
143 **you** as the named insured. This applies only to insurance on covered property
144 and legal liability arising out of that property. If **you** die, any person who is an
145 **insured** continues to be an **insured** while residing on **your residence**
146 **premises**.

147 **Insured premises** – means:

- 148 1. All locations shown on the Information Pages of **your** policy;
149 2. For Coverage F - Personal Liability and Coverage G - Medical Payments To
150 Others only, **insured premises** also includes:
151 a. The part of any residential premises **you** acquire or which is being built by
152 or for **you** during the current policy period for **your** occupancy, until the
153 renewal date of this policy.
154 b. Individual or family cemetery lots and burial vaults.
155 c. The part of any residential premises not owned by any **insured**, while **you**
156 and the following residents of **your** household:
157 1) **Your** relatives, and/or
158 2) Any person under the age of 21 who is in **your** legal care;
159 are temporarily residing there, including while attending school.
160 d. Sidewalks, driveways, approaches, and access ways immediately
161 adjoining the **insured premises**, excluding public roads and public lakes,
162 streams, rivers, creeks, or other public waterways.
163 e. Vacant land **you** own without any structure(s) provided **you** don't own
164 more than 40 such acres.

- 165 If **your** Information Page lists Option L – Farm Liability, **insured premises** also
166 include:
- 167 3. All premises **you** lease or rent for **farming** purposes when located in the state
168 of Missouri.
 - 169 4. The part of any **farming** premises **you** acquire, or which is being built, for
170 **your farming** operation during the current policy period, until the renewal date
171 of this policy.

172 **Livestock** – means:

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

175 **Machinery** – means:

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

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

204 **Motor vehicle** – means:

- 205 1. A motorized land vehicle designed for travel on public roads and which can be
206 registered and licensed for operation on US highways. This includes vehicles
207 which with acceptable modifications could pass safety inspections and be
208 registered for operation on all public roads and US highways.
- 209 2. A motorized land vehicle subject to motor vehicle registration.
- 210 3. A trailer or semi-trailer designed for travel on public roads.
- 211 4. A trailer or semi-trailer subject to motor vehicle registration. A boat, camper,
212 home, or utility trailer not being towed or carried on a vehicle included in 1. or
213 2. is not a **motor vehicle**. A utility trailer is any trailer that may be used for
214 more than one use.
- 215 5. A self-propelled riding golf cart, snowmobile, or other motorized land vehicle
216 owned or used by any **insured** and designed for recreational use off public
217 roads, while off the **insured premises**. A motorized golf cart while used for
218 golfing purposes on a golf course is not a **motor vehicle**.

- 219 6. A motorized bicycle, motor-tricycle, motorcycle, go cart, dune buggy, moped,
 220 motor scooter, mini-bike, utility bike, pocket rocket, or **all-terrain vehicle**
 221 **(ATV)**, owned or used by any **insured** while off the **insured premises**.
 222 7. A motorized mini-truck, mini-car, or similar vehicle, whose operation or use is
 223 prohibited on public roads in the United States, while operated or used by any
 224 **insured** off the **insured premises**.
 225 8. Any amphibious type vehicle that can be operated on land and/or water.
 226 Regarding Coverage E only, a wagon with a pivotal front axle or tongue
 227 assembly is not considered a **motor vehicle**.
 228 **Non-owner occupied residence premises** - means the **dwelling(s)** and other
 229 structures and grounds at such location(s) identified on the Information Page,
 230 that **you** own or rent but is not where **you** reside.
 231 **Occurrence** – means an unintended accident, including continuous or repeated
 232 exposure to substantially the same general harmful conditions, that happens
 233 abruptly, and which causes **bodily injury** or **property damage** during the policy
 234 period. All such exposure to substantially the same general conditions will be
 235 considered as arising out of one **occurrence**.
 236 **Property damage** – means physical injury to or physical destruction of tangible
 237 property, including the loss of its use.
 238 **Residence employee** – means an employee of the Named Insured whose duties
 239 are connected to the maintenance of a **dwelling** described on the Information
 240 Page(s) and related real property at that location. It also includes a **farm**
 241 **employee** if the Information Page(s) lists Option L – Farm Liability. A **residence**
 242 **employee** does not include persons while performing duties for any **business** of
 243 the Named Insured.
 244 **Your residence premises** - means the **dwelling(s)** and other structures and
 245 grounds at such location(s) identified on the Information Page, where **you**
 246 regularly or seasonally reside.

247
 248 **SECTION I**
 249 **COVERAGE A – DWELLING**

250 This policy provides coverage for the described **dwelling** only if Coverage A -
 251 Dwelling is shown on the Information Page(s) for that **dwelling** and a premium is
 252 listed for such **dwelling**.
 253

254 Subject to the preceding paragraph **we** cover:

- 255 1. The **dwelling** and permanently attached fixtures, decks, porches, carports,
 256 garages, mailboxes, awnings, and wall-to-wall carpeting.
- 257 2. Permanently installed outdoor equipment on **your insured premises** which
 258 provides service to the **dwelling** for heating, cooling, supplying water or
 259 electricity, lighting, or cooking. But, this does not include:
 260 a. any equipment with a total value of more than ten thousand dollars
 261 (\$10,000.00), which is not permanently affixed to the **dwelling** and
 262 supplies electricity to the **dwelling**; and/or
 263 b. any equipment which **you** do not own.
- 264 3. Construction materials on the **insured premises** intended for use in
 265 connection with the repair, remodeling, or renovation of **your dwelling** when
 266 the materials are located on the **insured premises**.
- 267 4. Headstones and tombstones owned by the named **insured** whether or not
 268 attached to realty.
- 269 5. The stove, dishwasher, and refrigerator in a **dwelling** rented or held for rental.
 270

271 **We** do not cover:

- 272 1. Outdoor radio or TV or satellite antenna, satellite dish, or similar equipment
 273 used to transmit or receive audio or video signals, including their lead-in

- 274 wiring, accessories, masts, and towers, except as provided in Supplementary
275 Coverages.
- 276 2. Unattached structures, meaning any structure that is not affixed to the
277 foundation, slab, roof or common wall of the **dwelling**, unless specifically
278 listed on the Information Page(s) under Coverage B.
 - 279 3. Above-ground pools, hot tubs, or spas unless specifically listed on the
280 Information Page(s) under Coverage B or as provided in Supplementary
281 Coverages.
 - 282 4. In-ground pools unless specifically listed on the Information Page(s) under
283 Coverage B
 - 284 5. Trees, Plants, Shrubs, Fences, and Lawn, except as provided in
285 Supplementary Coverages.
 - 286 6. Removal and disposal of debris, except as provided in Supplementary
287 Coverages.
 - 288 7. Fire Department charges, except as provided in Supplementary Coverages.
 - 289 8. Renters Building Additions and Alterations, except as provided in
290 Supplementary Coverages.
 - 291 9. Condominium Owners Additions and Alterations, except as provided in
292 Supplementary Coverages.
 - 293 10. Refrigerated food loss as a result of power interruption, except as provided in
294 Supplementary Coverages.

295 296 **COVERAGE B – OTHER STRUCTURES**

297
298 This policy provides coverage only to those structures listed on the Information
299 Page(s) under Coverage B – Other Structures and showing a premium.

300
301 **We do not cover:**

- 302 1. Removal and disposal of debris, except as provided in Supplementary
303 Coverages.
- 304 2. Fire Department charges, except as provided in Supplementary Coverages.
- 305 3. Renters Building Additions and Alterations, except as provided in
306 Supplementary Coverages.
- 307 4. Condominium Owners Additions and Alterations, except as provided in
308 Supplementary Coverages.

309
310 **We cover** Other Structure (s) shown on the Information Page(s) under Coverage
311 B up to the amount of insurance shown on the Information Page(s).

312 313 **COVERAGE C – PERSONAL PROPERTY**

314
315 This policy provides coverage for personal property only if Personal Property is
316 shown on the Information Page(s) and an amount of insurance is listed for
317 Personal Property.

318
319 **We cover** personal property owned by any **insured**.

320 321 **LIMITATIONS ON PERSONAL PROPERTY COVERAGE**

322
323 These limitations do not increase the amount of insurance for Coverage C. Each
324 limit below is the total limit per **occurrence** for all property in that category:

- 325 1. For personal property away from the **insured premises**, **we** will pay up to a
326 maximum 10% of the amount of insurance shown under Coverage C on the
327 Information Page(s). This limitation does not apply to personal property in a

- 328 newly acquired principal residence for the thirty (30) days immediately after
329 **you** begin to move **your** personal property there.
- 330 2. \$200 on money, money orders, bank notes, bullion, gold other than goldware,
331 silver other than silverware, platinum, coins, precious metals, or loss through
332 acceptance of counterfeit money.
 - 333 3. \$1,000 on securities, stamps, tickets, accounts, deeds, evidence of debt,
334 passports, manuscripts, unpublished works, and other valuable papers, drafts,
335 cashiers checks, travelers checks, certified checks, official checks, checks,
336 certificates of deposit, and notes other than bank notes including negotiable
337 orders of withdrawal.
 - 338 4. \$1,000 per item, maximum of \$3,000, on jewelry, watches, precious and semi-
339 precious stones, gems, and furs.
 - 340 5. \$1,000 on watercraft, including their trailers, equipment, accessories, and
341 outboard motor(s).
 - 342 6. \$1,000 on trailers not used with watercraft, including but not limited to utility,
343 camping, and recreation trailers.
 - 344 7. \$1,000 per item, maximum of \$3,000, for loss by theft of firearms, including
345 their parts and accessories.
 - 346 8. \$2,000 on fishing rods, reels, lures, tackle boxes, and fishing accessories for
347 loss by theft.
 - 348 9. \$2,000 on hunting and archery equipment and accessories, excluding firearms
349 and accessories, for loss by theft.
 - 350 10. \$2,500 due to the theft of credit card or fund transfer card or loss due to check
351 forgery.
 - 352 11. \$500 per structure, maximum \$1,500, for portable structures **you** own while on
353 or off the **insured premises**.
 - 354 12. \$500 for property of domestic employees while on the **insured premises**.
 - 355 13. \$2,500 for loss by theft of silverware, goldware, china, or crystal.
 - 356 14. \$2,000 for loss by theft of musical instruments.
 - 357 15. \$500 on collector cards.
 - 358 16. \$500 on comic books.
 - 359 17. \$500 on parts and accessories for **motor vehicle(s)** which are not attached to
360 a **motor vehicle**.

PERSONAL PROPERTY NOT COVERED

364 **We** do not cover with respect to Coverage C:

- 365 1. Property covered by any scheduled insurance whether in this policy or any
366 other policy, or any vehicle covered for physical damage on an automobile
367 policy or on any other type policy.
- 368 2. Animals, birds, insects, or fish.
- 369 3. **Motor vehicles**, including but not limited to their attached parts or supplies,
370 camper shells, and slide-in campers. This exclusion #3. does not apply to a
371 golf cart while being hauled to and from the golf course for golfing purposes.
- 372 4. Motorcycles, motor-tricycles, dune buggies, mini-trucks, or mini-cars whether
373 on or off an **insured premises**.
- 374 5. Any type of aircraft, glider, or balloon, including their parts and equipment,
375 except model airplanes.
- 376 6. Outdoor radio or TV or satellite antenna, satellite dish, or similar equipment
377 used to transmit or receive audio or video signals, including their lead-in
378 wiring, accessories, mast, and tower, except as provided in Supplementary
379 Coverages.
- 380 7. Any device, accessories, or antennas designed for reproducing, detecting,
381 receiving, transmitting, recording, or playing back data, radar, sound, or
382 picture (or any film, tape, wire, record, or other medium designed for use with

- 383 such device) which may be operated from the electrical system of a **motor**
384 **vehicle** or watercraft while in or on that **motor vehicle** or watercraft.
385 8. **Business** property, meaning any property which is currently used in or owned
386 by any **business you** are connected with, except as provided in
387 Supplementary Coverages.
388 9. Trees, Plants, Shrubs, Fences, and Lawn, except as provided in
389 Supplementary Coverages.
390 10. Above-ground pools, hot tubs, or spas unless specifically listed on the
391 Information Page(s) under Coverage B or as provided in Supplementary
392 Coverages.
393 11. **Farm Personal Property**, except as provided in Coverage E.
394 12. Personal property specifically or categorically listed in the section entitled
395 "Limitations on Personal Property Coverage" above, except to the extent of the
396 limit stated in that section.
397 13. Personal property specifically or categorically listed in any option or
398 endorsement to this policy, except to the extent of the limit stated in that option
399 or endorsement.
400 14. Removal and disposal of debris, except as provided in Supplementary
401 Coverages.
402 15. Fire Department charges, except as provided in Supplementary Coverages.
403 16. Renters Building Additions and Alterations, except as provided in
404 Supplementary Coverages.
405 17. Condominium Owners Additions and Alterations, except as provided in
406 Supplementary Coverages.
407 18. Refrigerated food loss as a result of power interruption, except as provided in
408 Supplementary Coverages.
409

410 **COVERAGE D – EXTRA EXPENSE**

411
412 This policy provides coverage for Extra Expense only if Extra Expense is shown
413 on the Information Page(s) and an amount of insurance is listed for Extra
414 Expense.

415 The amount of insurance for Coverage D is the actual extra expense up to the
416 limit shown on the Information Page(s), incurred within twelve (12) months of the
417 covered loss for all the following coverages. This twelve (12) month period of time
418 is not limited by expiration of this policy.

- 419 1. Additional Living Expense. If a loss covered under Section I makes the
420 **dwelling** uninhabitable, **we** cover any necessary and reasonable increase in
421 living expenses incurred by **you** so that **your** household can maintain its
422 normal standard of living. Payment will be for:
423 a. Only the shortest time it should take to repair or replace the premises, or
424 b. If **you** permanently relocate, the shortest time required for **your** household
425 to move elsewhere.

426 Generator rental expenses incurred as a result of extended power failure due
427 to a covered loss are eligible for reimbursement up to \$250.

- 428 2. Fair Rental Value. If a loss covered under Section I makes that part of the
429 **dwelling** rented to others or held for rental by **you** uninhabitable, **we** cover its
430 Fair Rental Value. **We** will not pay the Fair Rental Value for any **dwelling** or
431 that portion of a **dwelling** held for rental if it has not been inhabited within 180
432 days prior to the loss. **We** will pay for the shortest time needed to repair or
433 replace the part of the premises rented or held for rental. Fair Rental Value
434 will not include any expense that does not continue while that part of the
435 **dwelling** rented or held for rental is uninhabitable. No **insured** will be entitled
436 to payment under Additional Living Expense and Fair Rental Value for the
437 same element of loss under extra expense.

438 3. Prohibited Use. A Civil authority may forbid use of the **insured premises** as a
439 result of direct damage to neighboring premises by a Peril Insured Against in
440 this policy. If so, **we** will cover resulting extra expense loss up to two weeks
441 during which use is prohibited.

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

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445 **We** do not cover Additional Living Expenses or Fair Rental Value for loss due to
446 **fungus or mold**, except as provided in Supplementary Coverages – Section I.

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This policy provides coverage for **Farm Personal Property** only if Farm Personal Property is shown on the Information Page(s) and a premium is listed for **Farm Personal Property**.

We cover with respect to Coverage E:

1. The **individually identified** property shown on the Coverage E Schedule on the Information Page(s), and
2. **Blanket** property but only to the extent that the total amount of insurance shown for Coverage E on the Information Page(s) exceeds the cumulative amount of insurance for all **individually identified** property owned by any **insured**. This includes **machinery** leased to the **insured** under a written agreement.

Perils insured against with respect to Coverage E:

1. **Livestock** are covered for Level One Protection, plus the following:
 - a. Electrocution of **livestock** from artificially generated electrical current.
 - b. Collision, Upset, and Overturn of a **motor vehicle** or **machinery**.
2. **Machinery** is covered for Level Three Protection, subject to the following limitations: Collision, Upset and Overturn are not covered perils.
3. **Grain and Feed** are covered for Level Three Protection as shown in the policy.

LIMITATIONS ON CERTAIN FARM PERSONAL PROPERTY

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

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

PROPERTY NOT COVERED

We do not cover with respect to Coverage E:

1. **Livestock** while:
 - a. In transit by common carrier or carrier for hire.
 - b. In a slaughter house, packing plant, public yard, public sale barn, or public sale yard.

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2. **Machinery:**
 - a. While beyond a 100-mile radius of the **insured premises** when used in **custom farming**.
 - b. While being used in any **business**, tractor pull, race, contest or competition. Parades are not considered a contest or competitive event. This exclusion does not apply to **your** business personal property while being used in a business shown within Option M on the Information Page(s) or in **your farming** operation at the time of the loss.
 - c. Attached to structures or land, including equipment attached to chicken, broiler, or laying poultry houses, hog confinement, nursery or farrowing houses, or dairy barns. When **we** have irrigation equipment insured, **we** do cover all of its components including those attached to the land or any permanent structure. **We** do not cover wells, well casing, seals, collars, joints, couplings, or other parts used with well casings. When **we** have GPS equipment and components, used in **farming**, insured, **we** do cover GPS equipment and components attached to a tower or other structure. Towers or other structures to which GPS equipment or components are attached, if insured, must be insured as an Other Structure.
 - d. Alcohol stills, cotton gin equipment, logging, forestry or sawmill equipment, or quarry equipment.
 3. **Motor vehicles**, watercraft, or aircraft, including their equipment and supplies.
 4. **Grain and Feed:**
 - a. While in transit by common carrier or a carrier for hire.
 - b. While stored or being processed in public elevators or warehouses, seed houses, drying plants, and manufacturing plants.
 - c. While in the open, including while in a temporary or makeshift structure; however, **grain and feed** in the open is covered against loss by fire only.
 5. That property which is specifically excluded in this form or in the Coverage E schedule shown on the Information Page(s).
 6. Motorcycles, motor-tricycles, dune buggies, mini-trucks, mini cars, or **all-terrain vehicles (ATV's)**, whether on or off premises.
 7. **Farm personal property** specifically or categorically listed in the section entitled "Limitations on Certain Farm Personal Property Coverage" above, except to the extent of the limit stated in that section.
 8. **Farm personal property** specifically or categorically listed in any option or endorsement to this policy, except to the extent of the limit stated in that option or endorsement.
 9. Removal and disposal of debris, except as provided in Supplementary Coverages.
 10. Fire Department charges, except as provided in Supplementary Coverages.
 11. Renters Building Additions and Alterations, except as provided in Supplementary Coverages.
 12. Condominium Owners Additions and Alterations, except as provided in Supplementary Coverages.
 13. Refrigerated food loss as a result of power interruption, except as provided in Supplementary Coverages.
 14. Any product which has been processed from its original form into another product.

SUPPLEMENTARY COVERAGES – SECTION I

544 **We** provide the following Supplementary Coverages. None of these increase any
545 amount of insurance stated in this policy. Each coverage is subject to this policy's
546 deductible, except where otherwise stated.

- 547 1. Emergency Removal: **We** pay for loss to covered property while removed
548 from the **insured premises** to prevent damage by loss which would be
549 covered by this policy. Such property is covered against sudden, accidental,
550 and direct loss not specifically excluded under this policy, for a period up to
551 thirty (30) days.
- 552 2. Debris Removal: **We** pay reasonable and necessary expense incurred by **you**
553 for the removal of debris of covered property following an insured loss not to
554 exceed an amount equal to 10% of the coverage involved. This coverage
555 does not extend to fees or expenses **you** incur for the tearing off, or tearing
556 out, or other costs associated with the demolition of the remains of covered
557 property.
- 558 3. Fire Department Service Charge: **We** will pay up to \$500 for **your** obligation
559 assumed by contract or agreement for fire department charges incurred to
560 save or protect covered property against sudden, accidental, and direct loss
561 not specifically excluded under this policy. No deductible applies to this
562 coverage.
- 563 4. Trees, Plants, Shrubs, Fences, and Lawn: **We** will pay up to 5% of the
564 Coverage A or C amount, whichever is greater, for sudden, accidental and
565 direct loss to trees, plants, shrubs, fences, and lawn caused by fire, lightning,
566 explosion, riot, civil commotion, vandalism or malicious mischief, theft, aircraft,
567 or vehicles not owned or operated by any **insured**.
568 **We** will not pay:
- 569 a. More than \$500 on any one tree, shrub, or plant.
570 b. For trees, shrubs, plants, or sod grown for **business** purposes.
571 c. If the trees, plants, shrubs, fences, and lawn are located more than 250
572 feet from the **dwelling** on the **insured premises**.
- 573 5. Renters Building Additions and Alterations: This coverage applies only if **you**
574 are not the owner of the residence. **We** will cover fixtures, alterations,
575 installations, or additions that **you** have added to that portion of the residence
576 used exclusively by **you**, and that **you** would be responsible for if there was a
577 loss. The most **we** will pay is \$1,000. The same Level of Protection and
578 Settlement and Valuation method apply to this Supplementary Coverage as
579 the Information Page(s) shows for Coverage C.
- 580 6. Condominium Owners Additions and Alterations: **We** will cover, for an amount
581 not greater than \$1,000, unit owner's additions, alterations, fixtures, or
582 installations made to the part of a condominium unit shown on this policy,
583 within the unfinished interior surfaces of the perimeter walls, floors, and
584 ceilings. The same Level of Protection and Settlement and Valuation method
585 apply to this Supplementary Coverage as the Information Page(s) shows for
586 Coverage C on said condominium unit.
- 587 7. Outdoor Antennas: **We** pay up to \$500 per **occurrence** for covered loss
588 caused by a Level One Peril to outdoor radio or TV or satellite antennas,
589 satellite dishes, or similar equipment used to transmit or receive audio or video
590 signals, including their lead-in wiring, accessories, masts, and towers. The
591 same Settlement and Valuation method applies to this Supplementary
592 Coverage as the Information Page(s) shows for Coverage A, or Coverage C, if
593 Coverage A is not listed.
- 594 8. **Business** Property: If coverage C – Personal Property is shown on the
595 Information Page(s) **we** will pay up to \$2,500 per **occurrence** for property
596 used in **business**, or held for resale, but only while the **business** property is
597 on the **insured premises**. The same Level of Protection and Settlement and
598 Valuation method apply to this Supplementary Coverage as the Information
599 Page(s) shows for Coverage C.
- 600 9. Refrigerated Food: If Coverage C – Personal Property is shown on the
601 Information Page(s) **we** will pay up to \$500 per **occurrence** for loss of food

- 602 under refrigeration as a result of power interruption. The same Level of
603 Protection and Settlement and Valuation method apply to this Supplementary
604 Coverage as the Information Page(s) shows for Coverage C. A \$25
605 deductible applies to this Supplementary coverage.
- 606 10. Pools, Hot tubs and Spas: If Coverage C – Personal Property is shown on the
607 Information Page(s) **we** will pay up to \$5,000 per **occurrence** for loss to
608 above-ground pools, hot tubs, and spas, and for the fixtures, equipment,
609 machinery, and decking pertaining to the operation, service, or use of those
610 items. This is the most **we** will pay regardless of the number of items covered.
611 The same Level of Protection and Settlement and Valuation method applies to
612 this Supplementary coverage as the Information Page shows for Coverage C.
- 613 11. If a loss caused by a Peril Insured Against under Section I results in **fungi or**
614 **mold**, other microbes, or rot, **we** will pay for:
- 615 a. Remediation of the **fungi or mold**, other microbes, or rot. This includes
616 payment for the reasonable and necessary cost incurred to :
- 617 (1) Remove the **fungi or mold**, other microbes, or rot from covered
618 property or to repair, restore, or replace that property; and
619 (2) Tear out and replace any part of the building as needed to gain
620 access to the **fungi or mold**, other microbes, or rot.
- 621 b. Any reasonable and necessary increase in living expense **you** incur so that
622 **your** household can maintain its normal standard of living if the **fungi or**
623 **mold**, other microbes, or rot makes **your residence premises** unfit to live
624 in. **We** do not cover loss or expense due to cancellation of a lease or
625 agreement.
- 626 c. Any reasonable and necessary testing or monitoring of air or property to
627 confirm the absence, presence, or level of the **fungi or mold**, other
628 microbes, or rot, whether performed prior to, during, or after removal,
629 repair, restoration, or replacement. The cost of such testing will be
630 provided only to the extent that there is a reason to believe that there is the
631 presence of **fungi or mold**, other microbes, or rot.
- 632 **We** will pay under this additional coverage only if:
- 633 a. The covered loss and **fungi or mold**, or bacteria occurs during the policy
634 period;
- 635 b. All reasonable means were used to save and preserve the property at the
636 time of and after the covered loss; and
- 637 c. **We** receive prompt notice of the covered cause of loss that is alleged to
638 have resulted in **fungi or mold**, other microbes, or rot.
- 639 The most **we** will pay under this supplementary coverage is \$5,000.

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641 These Supplementary Coverages – Section I are the most **we** will pay for the total
642 of all loss or costs regardless of the number of locations or items of property
643 insured under this policy or the number of losses or claims made.

644
645 This is not additional insurance and does not increase the limit of liability that
646 applies to the damaged property.

647 **SUPPLEMENTARY COVERAGES APPLICABLE TO COVERAGE E ONLY**

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649 These additional supplementary coverages apply to **your** policy only when the
650 amount of insurance for Coverage E is \$25,000 or more. They do not increase
651 the amount of insurance for Coverage E shown on the Information Page(s).
652 Except as stated in this section, they are subject to all policy provisions, including
653 but not limited to, the Coverage E deductible, Level of Protection, Limitations on
654 Certain Property, and co-insurance requirement.

- 657 12. Borrowed **Machinery**: We cover **machinery** which **you** or any **insured**
658 borrows or rents for use in the operation of **your** farm. This does not include
659 **machinery** used for **business** purposes or **custom farming**. The most **we**
660 will pay is 50% of the total amount of insurance for Coverage E or \$25,000,
661 whichever is less. **We** will not pay for any borrowed machinery in which any
662 **insured** has an ownership, lease, or lien holder interest. This coverage is
663 excess over any other insurance available to the owner of the borrowed
664 **machinery**.
- 665 13. Co-Insurance Waiver for Newly Purchased **Machinery**: When the policy
666 includes **machinery** on a **blanket basis**, **we** also cover newly purchased
667 **machinery**. Within Thirty (30) days of the purchase date, **we** will use only the
668 **Market Value** of the new **machinery** which exceeds \$50,000 in determining
669 the co-insurance requirement for any covered loss. After the thirty (30) days
670 has expired, the full **Market Value** will be used.
- 671 14. Farm Extra Expense: **We** will pay up to \$3,000 per **occurrence** to cover
672 reasonable extra expense actually incurred by the **insured** to continue normal
673 **farming** operations which are interrupted because of a covered loss. The co-
674 insurance requirement does not apply to this coverage.
- 675 15. Power Interruption: **We** will pay up to \$2,000 per **occurrence** for loss to
676 frozen semen and embryos, to refrigerated bulk milk, to refrigerated **farm**
677 **products** when covered by this policy when the loss is the result of power
678 outage, including leakage of cooling agent, causing heating or cooling failure.
679 This does not include loss resulting from accidental disconnection of an
680 electrical cord, negligence in the operation of any **machinery**, or failure to
681 make a reasonable attempt to reduce the loss.

682 PERILS INSURED AGAINST – SECTION I

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685 Three levels of protection are available. Refer to the Information Page(s) to
686 determine which one applies.

687 LEVEL ONE PROTECTION

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690 If **you** have Level One Protection, **we** only cover sudden, accidental and direct
691 loss caused by the following perils, subject to the limitations included within the
692 perils listed below and the General Exclusions:

693 1. Fire.

694 This peril does not include fire loss caused by vandalism or malicious
695 mischief:

696 a. to property on the **insured premises** if the **dwelling** at the premises
697 where the vandalism or malicious mischief occurs has been vacant or
698 unoccupied for more than sixty(60) consecutive days immediately before
699 the loss. For the purpose of this peril, a **dwelling** under construction is
700 not considered vacant or unoccupied.

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

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

705 2. Lightning.

706 3. Windstorm or hail.

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

- 712 4. Explosion.
713 5. Riot or civil commotion.
714 6. Aircraft, including self-propelled missiles and spacecraft.
715 7. Vehicles.
716 This peril does not include loss caused by a vehicle owned or operated by any
717 **insured** or a resident of the **insured premises**.
718 8. Smoke means sudden, accidental, and direct damage from smoke.
719 This peril does not include loss caused by smoke from any solid fuel burning
720 device or from agricultural or industrial operations. Sudden and accidental
721 smoke or soot that escapes from household appliances, fire places, or non-
722 solid fuel heating systems is covered.
723 9. Vandalism or malicious mischief.
724 Upon discovery, **you** must notify local law enforcement within 24 hours for
725 coverage to apply.
726 This peril does not include:
727 a. loss to property on the **insured premises** if the **dwelling** at the premises
728 where the vandalism or malicious mischief occurs has been vacant or
729 unoccupied for more than sixty(60) consecutive days immediately before
730 the loss. For the purpose of this peril, a **dwelling** under construction is not
731 considered vacant or unoccupied.
732 b. loss committed by a tenant of the **dwelling**.
733 10. Theft.
734 Upon discovery, **you** must notify local law enforcement within 24 hours for
735 coverage to apply. Failure of the **insured** to provide such notification within the
736 specified time may result in the denial of any insurance coverage otherwise
737 available if **we** can establish that **our** rights have been prejudiced by the lack
738 of such notice or information.
739 11. Breackage of glass or safety glazing material which is part of a **dwelling** or
740 other structure, storm door, or storm window.
741 This peril does not include loss on the **insured premises** if the **dwelling** has
742 been vacant or unoccupied for more than sixty (60) consecutive days
743 immediately before the loss. For the purpose of this peril, a **dwelling** under
744 construction is not considered vacant or unoccupied.
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LEVEL TWO PROTECTION

748 If **you** have Level Two Protection, **we** provide that coverage set forth under Level
749 One Protection above, and **we** also cover sudden, accidental and direct loss
750 caused by the following additional perils, subject to the limitations included within
751 the perils listed below and the General Exclusions:
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- 753 12. Falling objects. This peril does not include loss to the inside of a **dwelling**
754 or other structure or property contained in the **dwelling** or other structure
755 unless the roof or an outside wall of such **dwelling** or other structure is first
756 damaged by a falling object. Damage to the falling object itself is not covered.
757 13. Weight of ice, snow, or sleet, which causes damage to a **dwelling** or other
758 structure or property contained in the **dwelling** or other structure. This peril
759 does not include loss to an awning, fence, patio, pavement, sidewalk,
760 driveway, swimming pool, foundation, retaining wall, decorative wall,
761 landscape wall, free-standing wall, bulkhead, pier, wharf, dock or a carport not
762 attached to the **dwelling**.
763 14. Accidental discharge or overflow of water or steam from within a plumbing,
764 heating, air conditioning, or automatic fire protective sprinkler system, or from
765 within a household appliance. If the loss is not otherwise excluded, **we** will
766 also pay for tearing out and replacing any part of a covered building on the

767 **insured premises** necessary to repair the system or appliance from which the
768 water or steam escaped. This peril does not include loss:

769 a. To a **dwelling** or other structure caused by continuous or repeated
770 seepage or leakage of water or steam from a :

771 (1) Heating, air conditioning, or automatic fire protective sprinkler system;
772 (2) Household appliance; or
773 (3) Plumbing system, including from, within or around any shower stall,
774 shower bath, tub installation, hot tub, spa, whirlpool, or other plumbing
775 fixture, including their walls, ceiling, or floors which occurs over a
776 period of time and results in deterioration, rust, **fungi or mold**, or wet
777 or dry rot.

778 b. On the **insured premises** if the **dwelling** at the premises where the loss
779 occurs has been vacant for more than (60) consecutive days immediately
780 before the loss. For the purposes of this coverage only, a **dwelling** under
781 construction is not considered vacant.

782 c. To the system or appliance from which the water or steam escaped.

783 d. Caused by or resulting from freezing, except as provided in peril number
784 16.

785 e. On the **insured premises** caused by accidental discharge or overflow
786 which occurs off the **insured premises**.

787 f. Caused by backup of any sewer or drain.

788 15. Sudden, accidental, and direct tearing apart, cracking, burning, or bulging of a
789 steam or water heating system, an air conditioning or automatic fire protective
790 sprinkler system, or an appliance for heating water. This peril does not include
791 loss caused by or resulting from freezing except as provided in peril number
792 16.

793 16. Freezing of a plumbing, heating, air conditioning, or automatic fire protective
794 sprinkler system, or of a household appliance. This peril does not include loss
795 on the **insured premises** while the **dwelling** at the premises where the loss
796 occurs is vacant, unoccupied, or under construction unless **you** have:

797 a. Maintained heat in the **dwelling** or other structure where the loss occurs,
798 or
799 b. Shut off the liquid supply and drained the system and appliances of liquid
800 in such **dwelling** or other structure.

801 17. Sudden, accidental, and direct damage from artificially generated electrical
802 current.

803 18. Collapse. **We** will cover loss or damage to covered property caused by the
804 collapse of a **dwelling** or other structure at the **insured premises**. Collapse
805 means the abrupt falling down or caving in of a building or part of a building
806 with the result that the building or part of the building cannot be occupied or
807 used for its current intended purpose. A building or any part of a building that
808 is in danger of falling down or caving in is not considered to be in a state of
809 collapse. A part of a building that is standing is not considered to be in a state
810 of collapse even if it has separated from another part of the building. A
811 building or any part of a building that is standing is not considered to be in a
812 state of collapse even if it shows evidence of cracking, bulging, sagging,
813 bending, leaning, settling, shrinkage or expansion. This peril does not include
814 damage to any of the following unless the damage is the direct result of the
815 **dwelling** or other structure collapse: retaining walls, foundation walls,
816 decorative walls, landscape walls, free-standing walls, swimming pools, piers,
817 wharves, docks, patios, walks, roadways and other paved surfaces, or
818 awnings or yard fixtures. Nor does it include damage caused by settling,
819 cracking, bulging, shrinking, or expansion of pavement, foundation, wall, floor,
820 roof, or ceiling unless the damage is the direct result of the **dwelling** or other
821 structure collapse.

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LEVEL THREE PROTECTION

We cover all sudden, accidental, and direct loss to property insured under Level Three Protection as shown on the Information Page(s). This protection is subject to the General Exclusions.

GENERAL EXCLUSIONS – APPLICABLE TO ALL LEVELS OF PROTECTION

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

1. Wear and tear, including tire puncture for **farm personal property** under Coverage E – Farm Personal Property;
2. Marring or scratching;
3. Deterioration;
4. Inherent vice;
5. Latent or inherent defect;
6. Mechanical breakdown;
7. Rust;
8. **Fungi or mold**, except as provide in Supplementary Coverages;
9. Wet or dry rot;
10. Contamination;
11. Actual, alleged, or threatened discharge, dispersal, seepage, migration, release, exposure to, or escape of asbestos, lead paint, lead, pollutants, smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants, or pollutants, or other toxic materials or substances, whether gradual or sudden. However, this exclusion does not apply to sudden and accidental smoke or soot that escapes from household appliances, fire places or non-solid fuel heating systems.
12. Smog;
13. Smoke from agricultural or industrial operations;
14. Settling, cracking, shrinkage, bulging, sagging, leaning, or expansion of pavement, walks, patios, foundations, walls, floors, ceilings, chimneys, fences, retaining walls, decorative walls, landscape walls, free-standing walls, decks, driveways, carports, or swimming pools;
15. Birds, vermin, rodents, insects, or domestic or wild animals.
16. Vandalism or malicious mischief or breakage of glass and safety glazing:
 - a. If the **dwelling** at the premises where the loss occurs has been vacant or unoccupied for more than sixty (60) consecutive days immediately preceding the loss. For the purpose of this coverage only, a **dwelling** or other structure under construction is not considered vacant.
 - b. If committed by a tenant of the **dwelling**.
17. To a loss:
 - 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

- 877 b. To the system or appliance from which the water or steam escaped; or
878 c. Caused by or resulting from freezing, except as provided in general
879 exclusion number 18.; or
880 d. On the **insured premises** caused by accidental discharge or overflow
881 which occurs off the **insured premises**; or
882 e. Caused by backup of any sewer or drain.
- 883 18. Freezing of plumbing, heating, or air-conditioning systems or domestic
884 appliances including hot tubs, spas, or whirlpools, or by discharge, leakage,
885 or overflow from the system or appliance while the **dwelling** or other structure
886 at the premises where the loss occurs is vacant or unoccupied unless **you**
887 have:
888 a. Maintained heat in the **dwelling** or other structure where the loss occurs,
889 or
890 b. Shut off the liquid supply and drained the system or domestic appliance(s)
891 in such **dwelling** or other structure.
- 892 19. a. Freezing, thawing, or pressure of water, ice, sleet, or snow whether driven
893 by wind or not, to pavement, patios, foundations, walls, retaining walls,
894 decorative walls, landscape walls, free-standing walls, floors, ceilings,
895 chimneys, fences decks, sidewalks, driveways, carports, or swimming
896 pools, bulkheads, piers, wharfs, or docks;
897 b. Weight of water, ice, sleet, or snow to an awning, fence, patio, pavement,
898 sidewalk, driveway, swimming pool, foundation, retaining wall, decorative
899 wall, landscape wall, free-standing wall, bulkhead, pier, wharf, dock, or a
900 carport not attached to the **dwelling**.
- 901 20. Ordinance or law, meaning enforcement of any ordinance or law regulating the
902 construction, maintenance, repair, or demolition of a **dwelling** or other
903 structure, unless specifically provided under this policy. **We** will cover loss
904 caused by actions of civil authorities to prevent the spread of a fire caused by
905 an insured peril or with respect to glass replacement with safety glazing when
906 required by law. **We** do not cover under Coverage E – Farm Personal
907 Property seizure of, destruction of, damage to, or quarantine of any **farm**
908 **personal property** by any government, public, or local authority.
- 909 21. Earthquake, including land shock waves or tremors before, during, or after an
910 earthquake. However, **we** do cover direct physical loss by fire resulting from
911 earthquake.
- 912 22. Earth movement, including but not limited to sinking, rising, shifting,
913 expanding, contracting, settling, subsidence, collapse, and bulging, either
914 caused naturally or by manmade forces. However, **we** do cover direct
915 physical loss by fire resulting from earth movement.
- 916 23. Water damage, meaning:
917 a. Flood, waves, tidal water, overflow of a body of water, or surface water
918 from any cause. **We** do not cover spray from any of these, whether or not
919 driven by wind.
920 b. Water or sewage from any source which backs up through sewers or
921 drains, or which overflows from a sump.
922 c. Regardless of its source, water below the surface of the ground.
923 This includes, but is not limited to, water which exerts pressure on or flows,
924 seeps, or leaks through any part of any dwelling, building or other
925 structure, or any foundation, wall, floor, ceiling, sidewalk or walk, driveway,
926 patio, swimming pool, retaining wall, decorative wall, landscape wall, free-
927 standing wall, or any other part of **your** property.
- 928 24. Power interruption, meaning the interruption of power or other utility service, if
929 the interruption takes place away from the **insured premises**. This does not
930 apply to supplemental coverage applicable to Coverage E – Farm Personal

- 931 Property. If a peril insured against occurs on the **insured premise**, we will
932 pay only for loss caused by that peril.
- 933 25. Neglect of any **insured** to use all reasonable means to protect covered
934 property at and after the time of loss or when property is threatened by an
935 insured peril. For the purposes of this exclusion, when the **dwelling** described
936 on the Information Page(s) is owner occupied, **insured** also means any
937 person related to an **insured** by blood, marriage, or adoption, or any ward or
938 foster child, living anywhere in the **dwelling** described on the Information
939 Page(s), whether or not they are paying rent, lease payments or other
940 consideration.
- 941 26. War (declared or undeclared), civil war, insurrection, rebellion, revolution, or
942 discharge of a nuclear weapon or device, even if accidental.
- 943 27. Nuclear hazard, meaning nuclear reaction, radiation, radioactive
944 contamination, or any consequence of any of these.
- 945 28. Intentional losses, meaning any loss or damage that is intentionally caused by
946 any **insured**, or at the direction of, or with the permission of any **insured**,
947 whether sane or insane, unless payment of any such loss is otherwise
948 mandated under 375.1312 RSMO regarding a claim of any innocent
949 coinsured. Payment of any loss required by law shall be limited to the amount
950 mandated by 375.1312 RSMO.
- 951 29. Theft:
- 952 a. When committed by, or at the direction of, any **insured**, the husband, wife,
953 child, or relative of any **insured**, any **farm employee** or any resident of the
954 **insured premises**;
- 955 b. Of tools, unattached materials, or unattached supplies for use in the
956 construction, repair, addition, remodel, renovation, or rehabilitation of any
957 dwelling, building or building component, or other structure while such
958 tools, materials or supplies are located away from **your residence**
959 **premises**;
- 960 c. From that part of an **insured premises** rented from any **insured** to other
961 than any **insured**; or
- 962 d. When it occurs off the **insured premises** of :
- 963 (1) Property while at any building owned, rented or occupied by any
964 **insured**, except while any **insured** is temporarily living there.
965 Property of a student who is an **insured** is covered while at a
966 residence away from the **insured premises** if the student has been
967 there at any time during the forty-five (45) days immediately before the
968 loss.
- 969 (2) Watercraft and its furnishings, equipment, and outboard motors.
- 970 (3) Trailers and campers of any type, including their parts and supplies
971 whether attached or not.
- 972 e. Disclosed at the time of taking inventory.
- 973 f. Due to wrongful conversion or embezzlement.
- 974 30. Escape or mysterious disappearance.
- 975 31. The action, lack of action, decision or lack of decision, of any person, group,
976 organization, or government body.
- 977 32. The conduct of any person, group, organization, or government body,
978 regardless of whether the conduct is negligent, wrongful, intentional, or without
979 fault.
- 980 33. Defect, weakness, inadequacy, fault, or unsoundness in:
- 981 a. Planning, zoning, development, surveying, setting.
- 982 b. Design, specifications, workmanship, construction, grading, compaction.
- 983 c. Materials used in construction or repair, or
- 984 d. Maintenance of any property (including land, structures, or improvements
985 of any kind) whether on or off the **insured premises**.

- 986 34. Illegal, criminal, or dishonest acts or activities of any **insured** or at the
987 direction of any **insured**, or with the permission of any **insured**. For the
988 purposes of this exclusion, when the **dwelling** described on the Information
989 Page(s) is owner occupied, **insured** also means any person related to an
990 **insured** by blood, marriage, or adoption, or any ward or foster child, living
991 anywhere in the **dwelling** described on the Information Page(s), whether or
992 not they are paying rent, lease payments or other consider.
993 35. Any act or activity or change in condition that materially increases the risk.
994 36. **Machinery** colliding with the ground or rocks on the ground, or objects
995 entering **machinery** whether or not this policy includes Option E-2. However,
996 this exclusion does not apply to mobile GPS equipment while not attached to
997 other machinery if Option E-2 is shown on the Information Page(s), and this
998 exclusion does not apply to glass breakage.
999

1000 CONDITIONS – SECTION I

1001 1. WHAT YOU SHALL DO IN CASE OF LOSS

1002 If a covered loss occurs, the **insured** must:

- 1003 a. Give **us** immediate written notice. In case of theft, also notify the local
1004 law enforcement within 24 hours of the discovery of the theft. In case of
1005 loss under Credit Card, Fund Transfer Card, and Check Forgery
1006 Coverage, also notify the issuer of the card or the bank within 24 hours of
1007 discovery.
1008 b. Use all reasonable means to protect the property from further damage,
1009 including but not limited to, making necessary and reasonable repairs to
1010 protect the property and keeping records of the cost of repairs.
1011 c. Make a detailed list of all damaged, stolen, or destroyed personal
1012 property, including the following information:
1013 (1) The number of items damaged;
1014 (2) A detailed description of the item including the brand name or
1015 manufacturer's name;
1016 (3) Model name;
1017 (4) Model or serial number;
1018 (5) Name and address of the person or business obtained from;
1019 (6) Month and year obtained or purchased;
1020 (7) Whether it was new or used when obtained or purchased, and if
1021 used, age when obtained or purchased;
1022 (8) The amount of the purchase price;
1023 (9) The current replacement cost, the cost to repair, the **market value** of
1024 the item before the loss, and the **market value** after the loss.
1025 d. For **dwelling** or other structure damage, provide detailed, itemized repair
1026 or reconstruction cost plans and estimates, and documents showing the
1027 value of the **dwelling** or other structure before the loss and after the loss.
1028 e. Send to **us**, within 60 days after loss, the information requested in c. and
1029 d. above and a completed proof of loss form provided by **us**, signed, and
1030 sworn to by any **insured we** designate. The proof of loss must include:
1031 (1) The date, time, and cause of loss.
1032 (2) The interest of the **insured** and all others in the property.
1033 (3) All debts or liens on the property.
1034 (4) All other insurance policies that apply to the loss.
1035 (5) Changes in title, use, occupancy, or possession of the property.
1036 (6) The total amount of loss **you** are claiming using the valuation
1037 method required by the policy.

1038 Failure of the **insured** to provide the notification or information requested in
1039 1a., 1c., 1d., or 1e. within such specified time may result in the denial of any
1040

- 1041 insurance coverage otherwise available if **we** can establish that **our** rights
1042 have been prejudiced by the lack of such notice or information.
- 1043 f. **You** must not dispose of any damaged property until **we** authorize **you** to
1044 do so. **You** must exhibit the damaged property to **us** or **our**
1045 representative, as often as may be reasonably required, and permit **us** to
1046 take samples of the property.
- 1047 g. Any **insured**, at **our** request, must submit to examinations under oath as
1048 often as reasonably required while not in the presence of any other
1049 **insured** and sign the transcript of the examinations.
- 1050 h. Produce for examination, with permission to copy, all information
1051 contained in any writings or other magnetic, recording, or storage media
1052 which **we** deem material to **our** investigation. If any such information is
1053 not in **your** possession, custody, or control, **you** must authorize **us** to
1054 obtain the information.
- 1055 i. Produce receipts or records for any Extra Expense claimed under
1056 coverage D.
- 1057 j. **You** must cooperate with **us** in determining the cause and amount of
1058 loss.
- 1059 k. **You** must provide a detailed inventory of all **farm personal property** not
1060 **individually identified** or shown as excluded on the Information Page(s).

1061 2. SETTLEMENT AND VALUATION

- 1062 a. If the Information Page(s) states that this policy is an Actual Cash Value
1063 policy, then the most **we** will pay will be the lesser of:
- 1064 (1) The difference in **market value** before and after the loss;
1065 (2) Replacement Cost less depreciation;
1066 (3) The limit of liability which pertains to the coverage;
1067 (4) The amount of the **insured's** insurable interest in the property;
1068 (5) Any applicable coverage limitation on the property as set forth in this
1069 policy.
- 1070 b. If the Information Page(s) states that this is a Replacement Cost policy,
1071 then, until **you** complete repair or replacement of the property, the most **we**
1072 will pay will be the lesser of:
- 1073 (1) The difference in **market value** before and after the loss;
1074 (2) The limit of liability which pertains to the coverage;
1075 (3) The amount of the **insured's** insurable interest in the property;
1076 (4) Any applicable coverage limitation on the property as set forth in this
1077 policy.
- 1078 If **you** complete repair or replacement of the damaged property at the
1079 same location and make a repair or replacement cost claim within 180
1080 days of the original loss settlement, then **we** will pay the lesser of:
- 1081 (1) The amount spent to repair or replace the damaged or stolen
1082 property;
1083 (2) The amount it would take to repair or replace the property, with like
1084 kind and quality but not necessarily identical or matching materials, at
1085 the same location as the **insured premises**;
1086 (3) The limit of liability.
- 1087 c. If **you** have a partial loss caused by fire, then **you** have an option to have
1088 **us** repair the property, the cost not to exceed the amount written in the
1089 policy, so that the property shall be in as good a condition as before the
1090 fire.
- 1091 d. Under any valuation above, **we** do not pay for any increase in loss or
1092 expense due to any ordinance, code, or law requiring or regulating the
1093 construction, repair, or demolition of a **dwelling** or other structure.
- 1094 e. Under any valuation method, the cost to repair or replace is determined by
1095 **us**, based on **our** knowledge of the prices charged by repair or

- 1096 replacement facilities. To aid **us** in determining the cost to repair or
1097 replace, **we** may utilize any one or more of the data bases, appraisal tools,
1098 and other methods commonly used in the insurance industry to determine
1099 the prices charged by repair or replacement facilities.
- 1100 f. In determining **market value**, **we** will not pay more than \$2,500 in total for
1101 that portion of any item's value derived from age, history, or rarity. This
1102 amount will not include sentimental value and will be the aggregate limit
1103 per **occurrence** regardless of the number of items involved.
- 1104 g. Replacement Cost coverage will not apply to property not maintained in
1105 good or workable condition or which because of its age or condition has
1106 become outdated or obsolete, property no longer available or unusable for
1107 its originally intended purpose, or property for which parts are no longer
1108 available.
- 1109 h. Replacement Cost will not apply to **all-terrain vehicles (ATV's)**.
- 1110 i. In respect to Replacement Cost claims for personal property,
1111 notwithstanding any of the above referenced provisions, **we** will pay no
1112 more than four hundred percent (400%) of the original cost of any item.
- 1113 j. In respect to a loss to a pair or set, **we** may repair or replace any part of
1114 the pair or set to restore it to its value before the covered loss, or **we** may
1115 pay the difference between the **market value** of the property before and
1116 after the covered loss.
- 1117 k. With respect to a loss to a **dwelling** or other structure under construction,
1118 the amount on the Information Page(s) will be reduced to equal the amount
1119 actually spent on such **dwelling** or other structure at the time of loss.
- 1120 l. The following co-insurance requirement applies to Coverage E only:
1121 **You** must maintain insurance on all covered property for at least 80% of
1122 the total **market value** of all covered property. If **you** do not maintain the
1123 80% requirement, **we** will pay the percentage of loss produced by dividing
1124 the amount of insurance carried by the amount **you** should have carried.
1125 If a covered loss occurs, **we** will use the following in determining the
1126 amount of insurance **you** should have carried:
- 1127 a. Regarding **individually identified** property:
- 1128 (1) The co-insurance requirement will be calculated individually for
1129 each item damaged or destroyed.
- 1130 (2) **We** will not pay more than the **market value** of **individually**
1131 **identified** property.
- 1132 b. Regarding **Blanket** property:
- 1133 (1) The total insurance amount for all **blanket** property will be
1134 determined by subtracting the total amount of insurance for
1135 **individually identified** property from the total amount of
1136 insurance for Coverage E.
- 1137 (2) The **market value** of all **blanket** property will be determined.
1138 However, property subject to the Limitation on Certain Farm Personal
1139 Property will not be valued in excess of the stated limit; property which is
1140 excluded will not be included in the inventory; and property covered by
1141 other insurance will be based upon its **market value** minus the other
1142 insurance amount.

1143 3. DEDUCTIBLE CLAUSE

1144 When **we** calculate the amount of a covered loss to insured property **we** will
1145 deduct the applicable amount of **your** deductible shown on the Information
1146 Page(s) from the loss. If two or more Section I Coverages are involved in any
1147 one loss, only the largest applicable deductible will be applied.

1148 4. APPRAISAL

1149 In case the **insured** and this company shall fail to agree as to the amount of
1150 loss, then, on the written demand of either, each shall select a competent and

1151 disinterested appraiser and notify the other of the appraiser selected within
1152 twenty (20) days of such demand. The appraisers shall then appraise the loss
1153 in accordance with the Settlement and Valuation condition within this policy,
1154 stating separately the amount of loss to each item; and, failing to agree, shall
1155 submit their differences, only, to the umpire. The appraisers shall select a
1156 competent and disinterested umpire; and failing for fifteen (15) days to agree
1157 upon such umpire, then, on request of the **insured** or this company, and upon
1158 written notice to the other party, such umpire shall be selected by a judge of a
1159 court of record in the state and county (or city if the city is not within a county)
1160 in which the property covered is located. The umpire shall make the award
1161 within thirty (30) days after the umpire receives the appraisers' submissions of
1162 their differences. An award in writing, so itemized, of any two (2) when filed
1163 with this company shall determine the amount of loss. Each appraiser shall be
1164 paid by the party selecting such appraiser and the expenses of appraisal and
1165 umpire shall be paid by the parties equally. This process is not binding on
1166 either party.

1167 5. ABANDONED PROPERTY

1168 **We** may at **our** option, take all or such part of the damaged, destroyed, or
1169 stolen and recovered property at the agreed or appraised value, but there will
1170 be no abandonment of the damaged property to **us**.

1171 6. SALVAGE

1172 If **we** pay the full **market value** of an item or pay to replace a part of an item,
1173 **we** may, at **our** option, take title and possession of that item or part and retain
1174 any proceeds from the sale thereof.

1175 7. OUR PAYMENT OF LOSS

1176 **We** will adjust any covered loss with **you** and pay **you** unless another payee is
1177 named in the policy. If there is coverage under this policy, **we** will pay **you**
1178 within 30 days after **you** comply with all the terms and conditions of this policy
1179 and the amount of loss is finally determined by:

- 1180 a. Agreement between **you** and **us**, or
- 1181 b. A court judgment.

1182 8. MORTGAGEE

1183 Loss on the **dwelling** will be payable to any mortgagee named on the
1184 Information Page (s), to the extent of their interests and in the order of
1185 precedence. Mortgagee includes a trustee under a deed of trust or a seller
1186 under a contract for deed.

1187 **Our Duties**

1188 **We** will:

- 1189 a. Protect the mortgagee's interest subject to the same terms, exclusions,
1190 and conditions that apply to the named **insured**, except that the
1191 mortgagee's interest will still be protected if the loss is caused by any
1192 **insured's** intentional act designed to cause a loss.
- 1193 b. Protect the mortgagee's interest as set forth in a., above, except that if
1194 the mortgagee has foreclosed, the mortgagee's interest will be reduced
1195 to the same extent that the mortgage debt has been reduced by the
1196 proceeds from the foreclosure sale, and said reduction will apply
1197 regardless of whether the foreclosure sale occurs before or after the
1198 loss.
- 1199 c. Give the mortgagee ten (10) days notice before canceling this policy.

1200 Mortgagee's Duties

1201 The mortgagee shall:

- 1202 a. Furnish proof of loss within sixty (60) days of **our** request, providing the
1203 information **we** request.
- 1204 b. Submit to an examination under oath if requested and sign the
1205 transcript.

- 1206 c. Provide the note, deed of trust, mortgage, loan file and all written
1207 information concerning the loan upon **our** request.
1208 d. Pay upon demand any premium due if the **insured** fails to do so.
1209 e. Immediately inform **us** in writing of any change of ownership or
1210 occupancy or any increase in hazard of which the mortgagee has
1211 knowledge. Failure to notify **us** will result in a forfeiture of coverage.
1212 f. Give **us** the right of recovery against any party liable for loss; but giving
1213 **us** this right will not impair the right of the mortgagee to recover the full
1214 amount of the mortgagee's claim.
1215 g. All other provisions of this policy which apply to an **insured** shall apply
1216 to the mortgagee.

1217 Mortgagee Loss Valuation:

1218 If **we** refuse payment to the named **insured**, **we** will pay the mortgagee the
1219 lesser of the following amounts:

- 1220 a. The amount to repair or replace the property with like kind and quality;
1221 b. The amount of the principle and interest due on the date of the loss;
1222 c. The limit of the **dwelling** coverage.
1223 d. At **our** option **we** may pay the total amount due on the note or
1224 mortgage, and if this option is exercised, the mortgagee shall assign its
1225 interest in the note and deed of trust or mortgage to **us**.
1226 e. This policy will provide no coverage if the mortgagee or trustee has
1227 procured another policy, whether collectible or not, insuring its interest
1228 in the **insured premises**.
1229 f. If **we** make payment to the mortgagee, **we** will be subrogated to all of
1230 the rights of the party to whom such payment is made to the extent of
1231 such payment. **Our** interest will extend to all securities held as
1232 collateral for the mortgage debt. Any mortgagee or trustee so paid
1233 agrees to sign whatever documents and take whatever actions **we** may
1234 reasonably request to enforce **our** rights under this provision. **Our**
1235 subrogation rights will not be enforced in such a way as to impair the
1236 right of the mortgagee or trustee to recover the full amount due under
1237 the mortgage.

1238 9. NO BENEFIT TO BAILEE

1239 This insurance will not, in any way, benefit any person or organization who
1240 may be caring for or handling property for a fee.

1241 10. OTHER INSURANCE

1242 If other valid insurance applies (whether collectible or not), this policy will not
1243 apply. However, if this policy and other insurance have the same "other
1244 insurance" language, **we** will pay **our** share. **Our** share will be the
1245 proportionate amount that this insurance bears to the total amount of all
1246 insurance on the covered property, whether collectible or not.
1247

1248 **LIABILITY COVERAGES – SECTION II**

1249
1250 This coverage applies only if Section II Coverage F – Personal Liability and
1251 Coverage G – Medical Payments to Others is shown on the Information Page(s)
1252 and a premium is listed for Personal Liability and Medical Payments to Others.
1253

1254 **COVERAGE F – PERSONAL LIABILITY**

1255
1256 If claim is made or suit is brought against an **insured** for damages because of
1257 **bodily injury or property damage** caused by an **occurrence** to which this policy
1258 applies, **we** will:

- 1259 1. Pay up to **our** limit of liability for the damages which the **insured** is legally
1260 liable. Any pre-judgment interest is included within the limit of liability. Any

1261 post-judgment interest is included within the limit of liability, unless **we** chose
1262 to appeal any judgment.
1263 2. Provide a defense at **our** expense by counsel of **our** choice. **We** may
1264 investigate and settle any claim or suit that **we** decide is appropriate. **Our**
1265 obligation to settle or defend ends when any payments made by **us** either by
1266 settlement, satisfaction of judgment or interpleader equal to **our** limit of
1267 liability.
1268 This insurance only provides coverage for an **occurrence**.
1269

1270 **COVERAGE G – MEDICAL PAYMENTS TO OTHERS**

1272 **We** will pay the reasonable medical expenses billed or the amounts which the
1273 healthcare provider has accepted from any governmental program, including but
1274 not limited to Medicare, Medicaid, or similar program or private health insurer or
1275 health plan in payment of the bills, liens, judgments or claims for such medical
1276 expenses, whichever is less, for **bodily injury** caused by accident, for services
1277 furnished within three years of the date of the accident. These expenses are for
1278 necessary medical, surgical, X-ray, dental, ambulance, hospital, professional
1279 nursing, and funeral services, eyeglasses, hearing aids, and prosthetic devices.
1280 The **bodily injury** must be discovered and treatment commenced within one year
1281 of the date of the accident.

1282 Reasonable medical expenses do not include expenses:

- 1283 1. For treatment, services, products or procedures that are:
 - 1284 a. Experimental in nature, for research, or not primarily designed to serve a
1285 medical purpose; or
 - 1286 b. Not commonly and customarily recognized throughout the medical
1287 profession and within the United States as appropriate for the treatment of
1288 the **bodily injury**; or
- 1289 2. Incurred for:
 - 1290 a. The use of thermography or other related procedures of a similar nature; or
 - 1291 b. The use of acupuncture or other related procedures of a similar nature; or
 - 1292 c. The purchase or rental of equipment not primarily designed to serve a
1293 medical purpose; or
 - 1294 d. Massage therapy.

1295 **We** have the right to engage reviewers, consultants, and data providers in
1296 formulating **our** judgment as to whether the charges are reasonable and
1297 necessary charges for the **bodily injury** sustained. The determination of whether
1298 charges are reasonable and necessary charges may be made after receipt of the
1299 goods and services for which the charges are made. The fact that a licensed
1300 health care provider furnished, rendered, or prescribed the goods and services is
1301 not solely determinative of whether the charges made for them are reasonable
1302 and necessary charges. **We** have the sole discretion in the determination of
1303 whether charges are reasonable or necessary.
1304

1305 Each person who sustains **bodily injury** is entitled to this protection when that
1306 person is:

- 1307 1. On an **insured premises** with the permission of any **insured**, or
- 1308 2. Elsewhere, if the **bodily injury**:
 - 1309 a. Arises out of a condition on the **insured premises**;
 - 1310 b. Is caused by the activities of any **insured**;
 - 1311 c. Is caused by a **residence employee** in the course of employment by any
1312 **insured**;
 - 1313 d. Is caused by an animal other than **livestock** owned by or in the care of any
1314 **insured**; or

1315 e. Is sustained by a **residence employee** arising out of and in the course of
1316 employment by any **insured**.
1317 **We** may pay the injured person or the party that renders the medical services.
1318 Payment under this coverage is not an admission of liability by **us** or any **insured**.
1319 Any individual who makes a claim under this coverage must, as a condition of
1320 payment:
1321 1. Authorize **us** to obtain any records which may be relevant to the claim or
1322 which may reasonably be expected to aid **our** investigators in determining the
1323 facts relevant to the claim;
1324 2. Answer, under oath as often as **we** may reasonably require, any questions
1325 posed by **us**, out of the presence of any other individual, and sign a written
1326 transcript of such questions and answers;
1327 3. Submit to physical examinations, at **our** expense, by doctors **we** select as
1328 often as **we** may reasonably require; and
1329 4. Authorize **us** to obtain medical records which are material to the claim,
1330 including prior medical records.
1331 Any payment made under this coverage shall be set-off against any judgment
1332 obtained against any **insured**.
1333

1334 **ADDITIONAL COVERAGE**

1335
1336 Except where specifically stated otherwise in the Additional Coverages below, the
1337 amount provided within them is an amount in addition to **your** Coverage F limit.

1338 1. DAMAGE TO PROPERTY OF OTHERS

1339 Up to \$1,000 per **occurrence** for **property damage** to property owned by
1340 others caused by any **insured** regardless of fault. But, **we** will not pay for
1341 **property damage**:

- 1342 a. Caused intentionally by any **insured** who has attained the age of 13.
- 1343 b. To property owned by or rented to any **insured**, a tenant of any **insured**,
- 1344 or a resident of **your** household.
- 1345 c. Arising out of:

- 1346 (1) An act or omission in connection with any premises other than the
- 1347 **insured premises**;
- 1348 (2) **Business** pursuits, or
- 1349 (3) Ownership, maintenance, or use of a **motor vehicle**, trailer,
- 1350 watercraft, aircraft, except model airplanes.

- 1351 d. To property insured under Section I of this policy.

1352 **We** will not pay more than the smallest of the following amounts for any one
1353 **occurrence**:

- 1354 a. The **market value** of the property at the time of the loss;
- 1355 b. The repair cost; or
- 1356 c. \$1,000.

1357 2. SETTLEMENT EXPENSES – means:

- 1358 a. All costs **we** incur in the settlement of a claim or defense of a suit.
- 1359 b. Premiums on bonds required in a suit **we** defend. But, **we** will not pay the
- 1360 premium for the portion of a bond amount that is greater than **our** limit of
- 1361 liability. Notwithstanding a. above, **we** have no obligation to apply for or
- 1362 furnish bonds.
- 1363 c. Loss of earnings up to \$100 a day, but not other income, when **we** ask **you**
- 1364 to help **us** investigate or defend any claim or suit.
- 1365 d. Other reasonable expenses incurred at **our** request.

1366 3. FIRST AID EXPENSES

1367 **We** will pay up to \$1,000 per **occurrence** for **bodily injury** for expenses for
1368 immediate medical and surgical treatment for other persons at the time of the

1369 accident. **We** will pay only expenses which any **insured** incurs for treatment
1370 of **bodily injury** covered by the policy.

1371 4. LIMITED POLLUTION COVERAGE

1372 As respects Pollution, **our** limit of liability from all damages arising out of the
1373 actual, alleged, or threatened discharge, dispersal, seepage, migration,
1374 release, or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic
1375 chemicals, liquids or gases, waste materials or other irritants, contaminants,
1376 or pollutants into or upon the land, the atmosphere, or any water course or
1377 body of water, including the cost of equitable relief, **bodily injury, property**
1378 **damage**, remediation, and clean-up costs will not exceed \$25,000 for any
1379 one **occurrence**, nor more than \$50,000 for all covered **occurrences** during
1380 any twelve (12) month policy period.

1381 If the Information Page(s) lists Option L- Farm Liability, **we** cover:

- 1382 a. Crop, plant, or tree damage resulting from the accidental above-ground
1383 contact with herbicides, pesticides, fungicides, and fertilizers caused by
1384 the application of the same which results in actual damages sustained
1385 within one growing season of the application.
1386 b. **Bodily injury** resulting from the accidental above-ground contact with
1387 herbicides, pesticides, fungicides and fertilizers caused by the application
1388 of the same which results in medical treatment within one year (365 days)
1389 of the application.

1390 The limit of coverage in a. and b. above:

- 1391 i. For **bodily injury** or **property damage** resulting from activities occurring
1392 away from the **insured premises** will not exceed \$25,000 for any one
1393 **occurrence**, nor more than \$50,000 for all covered **occurrences** during
1394 any twelve (12) month policy period.
1395 ii. For **bodily injury** or **property damage** resulting from activities occurring
1396 on any **insured premises** is the limit of liability shown on the Information
1397 Page(s) for Coverage F.

1398 This provision 4. is not in addition to the limit of liability for Coverage F and
1399 does not increase **our** total limit of liability. No more than one limit of
1400 Coverage F liability shown on **your** Information Page will apply to all covered
1401 losses from one **occurrence**.

1402 **EXCLUSIONS – SECTION II**

1403 Under Coverage F – Personal Liability, Coverage G – Medical Payment To
1404 Others, and under any other Option shown on the Information Page(s) that
1405 provides coverage under Section II unless it specifically states otherwise in the
1406 pertinent Option, **we** do not cover;

- 1407 1. **Bodily injury** or **property damage** arising out of the operation, possession,
1408 ownership, repair, maintenance, use, negligent entrustment, or negligent
1409 supervision of :
1410 a. Aircraft. **We** do cover model airplanes not used or designed for
1411 transporting cargo or persons.
1412 b. A **motor vehicle** owned or operated or used by or rented or loaned to any
1413 **insured**. **We** do provide coverage if the **motor vehicle** is not subject to
1414 motor vehicle registration and it is:
1415 (1) Used exclusively on the **insured premises**, or
1416 (2) Kept in dead storage on the **insured premises**.
1417 The exceptions to the exclusion under 1. b. (1) & (2) above, do not apply to
1418 amphibious type motor vehicles identified in item 8. of the **motor vehicle**
1419 definition.
1420
1421
1422

- 1423 c. Watercraft, unless the watercraft is owned or rented by any **insured** and
1424 has an inboard or outboard or inboard-outboard motor power of less than
1425 15 horsepower, or is a sailing vessel which is less than 17 feet in length
1426 owned or rented by any **insured**.
- 1427 d. Watercraft powered by water jet pumps, including, but not limited to, jet
1428 skis, or wave runners.
- 1429 2. **Bodily injury or property damage** arising out of the rendering or failing to
1430 render professional services.
- 1431 3. **Bodily injury or property damage** arising out of **business** pursuits of any
1432 **insured**.
- 1433 4. **Bodily injury or property damage** arising out of any premises owned, rented,
1434 or controlled by any **insured** which is not an **insured premises**. But, **we** will
1435 cover **bodily injury** to a **residence employee** arising out of and in the course
1436 of employment by any **insured** at such premises.
- 1437 5. **Bodily injury or property damage** expected or intended by any **insured** even
1438 if the resulting **bodily injury or property damage** is of a different kind, quality
1439 or degree than initially expected or intended, or is sustained by a different
1440 person, entity, real or personal property, than initially expected or intended.
- 1441 6. **Bodily injury or property damage** arising out of war (declared or
1442 undeclared), civil war, insurrection, rebellion, or revolution.
- 1443 7. **Bodily injury or property damage** resulting from false arrest, detention, or
1444 imprisonment, eviction, invasion of privacy, wrongful entry, libel, slander,
1445 defamation, malicious prosecution or any act, or lack of action, that in any
1446 manner disparages a person, a person's goods, products, or services, or
1447 violates a person's right of privacy.
- 1448 8. **Bodily injury or property damage** which arises out of the transmission of a
1449 communicable disease, bacteria, virus, fungus, or parasite by any **insured**.
- 1450 9. **Bodily injury or property damage** that arises out of the possession, lease, or
1451 ownership of any **livestock**, unless Option L – Farm Liability or Option Q –
1452 Limited Livestock Liability is shown on the Information Page(s).
- 1453 10. **Bodily injury or property damage** consisting of, arising from or out of,
1454 caused by, contributed to, aggravated by, or resulting from, whether directly or
1455 indirectly, the actual, alleged, or threatened discharge, dispersal, seepage,
1456 migration, release, exposure to, or escape of asbestos, silica, chromated
1457 copper arsenate, lead paint, lead, smoke, vapors, soot, fumes, acids, alkalis,
1458 toxic chemicals, liquids or gases, waste materials, or other irritants,
1459 contaminants, or pollutants, **fungi or mold**, rot, or other toxic materials or
1460 substances, whether gradual or sudden, unless provided in Additional
1461 Coverage.
- 1462 This exclusion applies to the items in paragraph 10. and includes but is not
1463 limited to the following:
- 1464 a. The cost of testing, monitoring, abating, mitigating, removing, remediating
1465 or disposing of items listed above;
- 1466 b. Any supervision, instruction, disclosure, or failures to disclose,
1467 recommendations, warnings, or advice given, or that allegedly should have
1468 been given, in connection with **bodily injury or property damage**
1469 consisting of, arising out of, caused by, contributed to, aggravated by, or
1470 resulting from, whether directly or indirectly, items listed in paragraph 10.
1471 above, or the activities described in 10. a. above;
- 1472 c. Any obligation to share damages, losses, costs, payments, or expenses
1473 with or repay someone else who must make payment because of such
1474 **bodily injury or property damage**, damages, loss, cost, payment, or
1475 expense; and
- 1476 d. Liability imposed upon any **insured** by any governmental authority for
1477 **bodily injury or property damage** consisting of, arising out of, caused by,

- 1478 contributed to, aggravated by, or resulting from, whether directly or
1479 indirectly, the items listed above.
- 1480 If the Information Page(s) lists Option L - Farm Liability, exclusion 10. does not
1481 apply to:
- 1482 i. Crop, plant, or tree damage resulting from the accidental above-ground
1483 contact with herbicides, pesticides, fungicides, and fertilizers caused by
1484 the application of the same to any **insured premises** which results in
1485 actual damages sustained within one growing season of the application.
- 1486 ii. **Bodily injury** resulting from the accidental above-ground contact with
1487 herbicides, pesticides, fungicides, and fertilizers caused by the
1488 application of the same to any **insured premises** which results in
1489 medical treatment within one year (365 days) of the application.
- 1490 11. **Bodily injury** or **property damage** resulting from any actual, alleged,
1491 threatened or adjudicated sexual abuse, harassment, molestation, or sexual
1492 relations.
- 1493 12. **Bodily injury** or **property damage** arising out of any illegal or criminal act of
1494 any **insured** whether or not such **insured** is actually charged for that act.
- 1495 13. **Bodily injury** or **Property damage** arising out of the intentional or negligent
1496 misrepresentation or non-disclosure of any material fact related to the sale, or
1497 attempted sale, of property owned by any **insured**.
- 1498 14. Liability assumed under, or arising out of:
1499 a. breach of an oral or written contract or agreement;
1500 b. any stated or implied warranty associated with any products or services
1501 provided by **you**.
- 1502 15. **Property damage** to property owned by any **insured**.
- 1503 16. **Property damage** to property occupied by, used by, or rented or leased to, or
1504 in the care, custody or control of, any **insured**. But, **we** will cover **property**
1505 **damage** to such property not used in **farming** caused by fire, smoke, or
1506 explosion.
- 1507 17. **Bodily injury** to a person if any **insured** provides or is required by [a]ny law to
1508 provide, or reimburse for, benefits to such **person** as compensation for the effects
1509 of **bodily injury**, without regard to fault, because of that **person's** status as an
1510 employee or beneficiary. This includes, but is not limited to, workers'
1511 compensation laws, unemployment compensation laws, non-occupational
1512 disability, occupational disease benefits, the Federal Employers' Liability Act, and
1513 the Jones Act, covering the **bodily injury**.
- 1514 18. **Bodily injury** or **property damage** when any **insured** is covered under a
1515 nuclear energy liability policy. This exclusion applies even if the limits of liability
1516 of that policy have been exhausted.
- 1517 19. **Bodily injury** to any **insured**.
- 1518 20. Punitive or exemplary damages.
- 1519 21. **Bodily injury** or **property damage** arising out of the ownership, boarding,
1520 training, breeding, or raising of wild or exotic animals.
- 1521 22. **Bodily injury** or **property damage** arising out of any substance released or
1522 discharged from any aircraft.
- 1523 23. **Bodily injury** or **property damage** arising out of **custom farming**. However, if
1524 the Information Page(s) shows Option L – Farm Liability, **custom farming**
1525 conducted within a 100-mile radius from the **insured premises** is covered,
1526 subject to the applicable limits of liability noted elsewhere in this policy.
- 1527 24. **Bodily injury** or **property damage** arising out of the conduct of a partnership,
1528 joint venture, limited liability company (LLC), corporation, trust, or entity of
1529 which any **insured** is a partner, member, or participant and which is not shown
1530 as a Named Insured or Additional Insured on the Information Page(s).
- 1531 25. **Bodily injury** or **property damage** arising out of the use of **farm personal**
1532 **property** while being used in any **business**, tractor pull, race, contest or

- 1533 competition. Parades are not considered a contest or competitive event. This
1534 exclusion does not apply to **bodily injury** or **property damage** arising out of
1535 the use of **your** business personal property used in a business shown within
1536 Option M on the Information Page(s) or in **your farming** operation, at the time
1537 of the loss.
- 1538 26. Any actual, alleged, threatened or adjudicated **bodily injury** or **property**
1539 **damage** resulting from physical, mental or emotional injury or damage
1540 including, but not limited to, that derived from abuse, harassment, belittlement,
1541 disparagement, revilement, castigation, chastisement, criticism, perversion,
1542 maltreatment, desecration, vexation, torment, torture, devilment or bullying,
1543 whether through physical, verbal, imaged, texted, electronically transmitted,
1544 telephonic, or any other means.
- 1545 27. Liability arising out of, or in any way resulting from:
1546 a. infringement of a patent, copyright, trademark, slogan, trade-dress, trade
1547 secret, or intellectual property rights of another;
1548 b. any misappropriation of advertising ideas of another, or anything damaging ,
1549 false or misleading in **your** advertisements or marketing activities.
- 1550 28. Liability arising out of, or in any way resulting from, electronic media such as,
1551 but not limited to, electronic chat rooms, electronic bulletin boards, blogs, social
1552 or business networking, Facebook, Twitter, Myspace, LinkedIn, or any other
1553 electronic media the **insured** uses, hosts, owns, participates in, or over which
1554 the **insured** exercises any control.
- 1555 29. Liability arising out of, or in any way resulting from, the unauthorized use
1556 of, or access to, another's product, information, or service.
- 1557 30. Liability arising out of, or in any way resulting from, the designing or determining
1558 of the content of internet websites or web applications.
- 1559 31. **Bodily injury** including, but not limited to, all consequential, pecuniary, and/or
1560 statutory damages arising in any way out of, or derivative of, any **bodily injury**:
1561 a. to a fellow employee while on the job and arising from another employee;
1562 b. to any employee of any **insured** arising out of and/or in the course of his or
1563 her employment. This exclusion does not apply to **bodily injury** not
1564 otherwise excluded to:
1565 (1) a **resident employee** who is not covered by, and who is not entitled or
1566 required to be covered under, any workers' compensation insurance,
1567 unemployment compensation law, non-occupational disability,
1568 occupational disease benefits, the Federal Employers' Liability Act, or
1569 the Jones Act or benefits;
1570 c. to the spouse, child, parent, brother or sister of any employee as a
1571 consequence of a. or b. above.
- 1572 Exclusions a. through c. above apply whether the **insured** may be liable as an
1573 employer or in any other capacity, and to any obligation to share damages
1574 with, or to repay, a third party that must pay damages because of injury
1575 including but not limited to damages paid under unemployment compensation
1576 laws, non-occupational disability, occupational disease benefits, the Federal
1577 Employers' Liability Act, or the Jones Act.
- 1578 32. Liability arising out of, or in any way resulting from, any paid public or paid civic
1579 activities of any **insured**.
- 1580 33. Liability arising out of, or in any way resulting from, oral or written publication of
1581 material done by or at the direction of the **insured** with the knowledge of its
1582 falsity or made prior to the effective date of this coverage.
- 1583 34. Liability arising out of, or in any way resulting from, installation of, or
1584 contamination from, a known virus, malware, spyware, adware, Trojan horse,
1585 backdoor or other damaging computer program or software.

- 1586 35. Liability arising out of, or in any way resulting from, any access to or disclosure
1587 of any person's or organization's personal, private and/or confidential
1588 information.
- 1589 36. Liability arising out of, or in any way resulting from, the loss of, loss of use of,
1590 damage to, corruption of, inability to access, or inability to manipulate electronic
1591 data of any kind.
- 1592 37. Liability arising out of, or in any way resulting from, malpractice, professional
1593 liability, errors and omissions or directors and officers liability.
- 1594 38. Fiduciary liability arising from the Employees Retirement Income Security Act of
1595 1974 and all amendments thereto.
- 1596 39. Any liability related to and/or arising out of Securities Act Liability (S.E.C.
1597 Liability) of any kind.
- 1598 40. Any liability arising directly or indirectly out of violations of or alleged violations
1599 of:
- 1600 a. the Telephone Consumer Protection Act of 1991 (TCPA), including any
1601 amendments thereto, and any similar federal, state, or local laws,
1602 ordinances, statutes, or regulations;
- 1603 b. the CAN-SPAM Act of 2003, including any amendments thereto, and any
1604 similar federal, state, or local laws, ordinances, statutes, or regulations;
- 1605 c. any federal, state, or local law, regulation, statute or ordinance, other than
1606 the TCPA or the CA^N-SPAM Act of 2003, that limits or prohibits the
1607 communicating, recording, receiving, transmitting, sending, or distribution of
1608 material or information;
- 1609 d. the Fair Credit Reporting Act (FCRA), and any amendment of or addition to
1610 such law, including the Fair and Accurate Credit Transactions Act (FACTA);
1611 or
- 1612 e. any federal, state or local statute, ordinance or regulation, other than the
1613 TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and
1614 additions, that addresses, prohibits, or limits the printing, dissemination,
1615 disposal, collecting, recording, receiving, sending, transmitting,
1616 communicating or distribution of material or information.
- 1617 41. Any liability resulting from, or in any way arising directly or indirectly out of:
- 1618 a. refusal to employ any person;
- 1619 b. termination of the employment of any person; or
- 1620 c. coercion, demotion, evaluation, reassignment, discipline, defamation,
1621 harassment, humiliation, discrimination, sexual misconduct, or other
1622 employment-related practices, policies, acts, or omissions directed towards
1623 any person;
- 1624 This includes no liability to any spouse, child, parent, brother, or sister of any
1625 person identified in a. through c. above.
- 1626 This exclusion applies whether the **insured** is liable or alleged to be liable
1627 either as an employer or in any other capacity or there is an obligation to fully or
1628 partially reimburse a third party for such damages.
- 1629 42. **Bodily injury** or **property damage** arising out of the sale, manufacture,
1630 delivery, or transfer by any person of a controlled substance or any other items
1631 or materials subject to statutory control as defined by the Federal Food and
1632 Drug Law at 21 U.S.C.A. Sections 811 and 812, including any amendments,
1633 whether or not it is legal to use or possess such substances, items, or
1634 materials.
- 1635
- 1636 Under Coverage G - Medical Payments to Others **we** do not cover:
- 1637 1. Any person who regularly resides on any part of an **insured premises** except:
- 1638 a. A **residence employee**;
- 1639 b. Those persons listed on the Information Page(s) under Option N – Named
1640 Person Medical Payments.

- 1641 2. **Bodily injury** from any nuclear reaction, radiation, or radioactive contamination,
1642 or any consequence of any of these.
1643 3. **Bodily injury** arising out of the operation, ownership, maintenance, use, or
1644 negligent entrustment, of any **motor vehicle**. This exclusion 3. does not apply
1645 to **bodily injury** to a **residence employee** arising out of and in the course of
1646 employment by any **insured**.
1647 4. Any **bodily injury** caused by an allergic reaction.
1648 5. Muscle strain or sprain of any type caused by overexertion, including
1649 overexertion due to lifting.

1650
1651 **CONDITIONS – SECTION II**

- 1652
1653 1. What an **insured** must do in case of **bodily injury** or **property damage**:
1654 a. Notify **us** immediately. The notice must give:
1655 (1) **Your** name and policy number;
1656 (2) The date, time, place, and circumstances of the accident, occurrence,
1657 or loss, and
1658 (3) The names and addresses and telephone numbers of injured persons
1659 and witnesses.
1660 b. Send **us** immediately all legal papers, including amended petitions,
1661 received relating to a claim or suit.
1662 c. Cooperate with **us** and assist **us** in any matter relating to a claim or suit.
1663 d. The **insured** will not, except at the **insured's** own cost, voluntarily make
1664 any payment, assume any obligation, or incur expenses related to any
1665 occurrence to which this policy applies.
1666 2. LIMITS OF LIABILITY
1667 Regardless of the number of **insured(s)**, injured persons, applicable insurance
1668 policies **we** have issued, premiums paid, claims made, or suits brought, **our**
1669 liability is limited as follows:
1670 a. As respects Personal Liability coverage, the limit of liability stated on the
1671 Information Page(s) for Coverage F is the total limit of **our** liability for all
1672 damages resulting from any one **occurrence**. When more than one policy
1673 issued by **us** to **you** provides Personal Liability coverage for the same loss
1674 only the policy with the highest limit of liability coverage will apply. No
1675 stacking or aggregation of coverages, limits, or policies will be allowed.
1676 b. As respects Medical Payments to Others Coverage, the limit of liability
1677 stated on the Information Page(s) for Coverage G is **our** limit of liability for
1678 all medical expenses for **bodily injury** to any one person as the result of
1679 any one accident. No stacking or aggregation of coverages, limits, or
1680 policies will be allowed.
1681 3. SEVERABILITY OF INSURANCE
1682 This insurance applies separately to each **insured** against whom claim is
1683 made or suit is brought, subject to **our** limits of liability for each **occurrence**.
1684 4. BANKRUPTCY
1685 **We** are not relieved of any obligation under this policy because of the
1686 bankruptcy or insolvency of any **insured**.
1687 5. OTHER LIABILITY INSURANCE COVERAGE
1688 Subject to paragraph 2. of this section this insurance is excess over any other
1689 valid and collectible insurance.

1690
1691 **GENERAL POLICY CONDITIONS APPLYING TO SECTION I AND SECTION II**

- 1692
1693 1. ASSIGNMENT
1694 Assignment of this policy will not be valid unless **we** give **our** written consent.
1695 2. CANCELLATION

1696 **You** may cancel **your** policy by notifying **us** in writing of the date to cancel,
1697 which must be later than the date **you** mail or deliver it to **us**. **We** may waive
1698 these requirements by confirming the date and time of cancellation to **you** in
1699 writing.

1700 **We** may cancel **your** policy by written notice, mailed to **your** last known
1701 address. The notice shall give the date cancellation is effective.

1702 It will be mailed to **you** at least:

1703 a. 10 days before the cancellation effective date:

1704 (1) If the cancellation is because **you** did not pay the premium; or

1705 (2) If the policy has been in force for 60 days or less.

1706 b. 30 days before the cancellation effective date:

1707 (1) If there is evidence of incendiarism by any **insured**;

1708 (2) The cancellation is because of any other reason and the policy has
1709 been in force for more than sixty (60) days.

1710 **We** will use regular mail to transmit such notice. The mailing of the notice
1711 shall be sufficient proof that notice was given.

1712 Return of Unearned Premium. If **you** cancel, premium will be earned on a
1713 pro-rata basis. If **we** cancel, premium will be earned on a pro-rata basis. Any
1714 unearned premium may be returned at the time **we** cancel or within a
1715 reasonable time thereafter. Delay in the return of unearned premium does not
1716 affect the cancellation.

1717 3. AUTOMATIC CANCELLATION

1718 If **you** obtain other insurance for any coverage provided by this policy, this
1719 policy will terminate as to that coverage on the effective date of the other
1720 insurance.

1721 4. MEMBERSHIP

1722 Payment of the Farm Bureau membership dues, which is not premium, entitles
1723 the **insured** named on the Information Page(s) to insure one or more
1724 properties for any applicable coverage and to insurance for any other
1725 coverage for which said fees were paid so long as:

1726 a. This company continues to write such coverage(s);

1727 b. The property to be insured meets the eligibility requirements of the
1728 company; and

1729 c. The **insured** remains a risk desirable to the company.

1730 A notice of **our** intention to not renew this policy will be mailed to **your** last
1731 known address at least 30 days before the end of the current policy period if
1732 **you** fail to maintain an active Missouri Farm Bureau membership.

1733 5. CONCEALMENT, FRAUD, OR MISREPRESENTATION

1734 This policy provides no coverage to any **insured** if any **insured** intentionally
1735 conceals or misrepresents any material fact or circumstance relating to this
1736 insurance, any claim or occurrence, or during the adjustment or investigation
1737 of any claim or occurrence. This entire policy will be void if any **insured**
1738 provides false and material information in the application for insurance. All
1739 information in the application is warranted by all **insureds** to be true.

1740 6. CHANGES

1741 This policy and the Information Page(s) include all the agreements between
1742 **you** and **us** relating to this insurance. No change or waiver may be effected in
1743 this policy except by written endorsement issued by **us**. If a premium
1744 adjustment is necessary, **we** will make the adjustment as of the effective date
1745 of the change. If any coverage **you** have under this policy is broadened by **us**
1746 without charge during the policy period, this policy will automatically provide
1747 the broadened coverage when effective in Missouri.

1748 **We** may reduce in amount or adversely modify this policy at any time (subject
1749 to the laws of Missouri regarding such) by giving any **insured** thirty (30) days
1750 written notice prior to the effective date of such action. Notice will be mailed to

1751 the mailing address shown on the Information Page(s). Proof of mailing will be
1752 sufficient proof of notice.

1753 7. OUR RIGHT TO RECOVER PAYMENT

1754 In the event **we** make any payment under this policy, **we** will be subrogated to
1755 all rights of recovery, based upon the same damages, which an **insured** or
1756 any other person receiving the payment, may have against any person liable
1757 for those damages.

1758 As a condition of payment under this policy, any **insured**, or other person who
1759 receives payment under this policy, agrees to execute and deliver any
1760 necessary legal instruments to **us** and do whatever else **we** may ask which is
1761 necessary to secure **our** rights.

1762 Any **insured**, or other person who receives payment under this policy, agrees
1763 to cooperate with **us** in enforcing **our** rights of recovery acquired under this
1764 section and to do nothing to prejudice **our** rights.

1765 8. OUR RIGHT TO INSPECT INSURED PREMISES

1766 **We** have the right to inspect any **insured premises** covered by this policy as
1767 often as may be reasonable during the term of this policy. **You** agree to allow
1768 **us** to come onto those **insured premises** and into any **dwelling** or buildings
1769 or inspect personal property on those **insured premises**.

1770 9. POLICY PERIOD

1771 The policy period is shown on the Information Page of **your** policy. The policy
1772 period begins and ends at 12:01 A.M. Central Standard Time. Any change(s)
1773 in coverage made during the policy period begins at 12:01 A. M. Central
1774 Standard Time on the effective date shown for the change on the Information
1775 Page.

1776 This policy may be continued for successive policy periods by payment of the
1777 required premium, unless **we** mail to **you** a written notice of **our** intention not
1778 to renew on or before the effective date of each renewal period. It is agreed
1779 that the renewal premium will be based upon the rates in effect, the coverages
1780 carried, the applicable limits of liability, deductibles, and other elements that
1781 affect the premium that apply at the time of renewal. As to only the interest of
1782 a lienholder or mortgagee (of trustee) declared in this policy, this insurance will
1783 be terminated only if **we** give such lienholder or mortgagee (or trustee) at least
1784 ten (10) days written notice of termination.

1785 10. RECOVERIES

1786 If **we** pay any **insured** for loss under this policy and stolen or damaged
1787 property is recovered, or payment is made by those responsible for the loss,
1788 the following provisions apply:

- 1789 a. The **insured** must notify **us** or **we** will notify the **insured** promptly if either
1790 recovers property or receives payment.
- 1791 b. Any proper expenses incurred by either party in making the recovery are
1792 reimbursed first.
- 1793 c. The **insured** may keep recovered property by refunding to **us** the amount
1794 of the claim paid or any lesser amount to which **we** agree.
- 1795 d. If the claim paid is less than the agreed loss due to a deductible, Limitation
1796 on Certain Property, or other limiting terms of the policy, any recovery will
1797 be prorated between the **insured** and **us** based on **our** respective
1798 interests in the loss.

1799 11. COOPERATION

1800 **You** must cooperate with **us** in performing all acts required by this policy.
1801
1802
1803
1804

1805 In witness whereof, the Farm Bureau Town and Country Insurance Company of
1806 Missouri has caused this policy to be signed by its President and Secretary.
1807



1808
1809 **President**



1810
1811 **Secretary**

1812 **OPTIONAL COVERAGES**

1813
1814 The following Options are optional coverages and only those Options shown on
1815 the Information Page(s) of **your** policy apply. None of these Options increase the
1816 limits of coverage shown on the Information Page(s) unless specifically stated in
1817 the Option. All definitions, duties, exclusions, limitations, general provisions, and
1818 conditions apply unless specifically modified by the language in the specific
1819 Option.

1820
1821 **OPTION A – GUARANTEED DWELLING REPLACEMENT COVERAGE**

1822 **Our** total payment under this Option for any **dwelling** showing this Option A
1823 coverage will not exceed an additional amount equal to 20% of the amount of
1824 insurance shown on the Information Page(s) for Coverage A on such **dwelling**.
1825 Subject to the preceding paragraph and all other terms of this option, **we** will settle
1826 covered total losses to a **dwelling** showing this Option A coverage at
1827 replacement cost. However, this guarantee does not apply:

- 1828 1. To a loss which occurs within fifty-nine (59) days of the initial effective date of
1829 this policy;
- 1830 2. If **you** fail to notify **us** within ninety (90) days of any additions to or remodeling
1831 of the **dwelling** which increases its replacement cost value by \$5,000 or more;
- 1832 3. Unless reconstruction is complete within twelve (12) months from the date of
1833 loss;
- 1834 4. To an increase in reconstruction costs that are a direct result of any
1835 modifications in the original design of said **dwelling**;
- 1836 5. To an increase in reconstruction costs that are a direct result of any variation
1837 in the kind and quality of materials used;
- 1838 6. Unless **you** actually incur and document the reconstruction cost in excess of
1839 the amount of insurance of the Coverage A limit on said **dwelling**.

1840 When this guarantee does not apply as described in 1., 2., 3., 4., 5., or 6. above or
1841 **you** decide not to replace the **dwelling** at the same location where the loss to
1842 such **dwelling** occurred, **our** payment will not exceed the amount of insurance
1843 applying to the **dwelling** as shown on the Information Page(s).

1844 **We** will determine when a **dwelling** is a total loss.
1845

1846
1847 **OPTION B – INFLATION PROTECTION**

1848 **We** will increase the amount of insurance for Section I Coverage A – Dwelling and
1849 Coverage C – Personal Property by the annual inflation percent of construction
1850 costs which is added at the end of each twelve (12) month period of **your** policy.
1851 The percentage is determined by the method **we** filed with the Missouri
1852 Department of Insurance. This amount is included in the amounts of coverage
1853 shown on the Information Page(s).
1854
1855

1856 **OPTION D – INCREASED LIMIT OF PERSONAL PROPERTY AWAY FROM**
1857 **PREMISES**

1858
1859 The limit of insurance for personal property away from the **insured premises** is
1860 increased to the amount shown on the Information Page(s) for Option D.
1861

1862 **OPTION E – INCREASED MONEY COVERAGE**

1863
1864 The limit of insurance on money, money orders, bank notes, bullion, gold other
1865 than goldware, silver other than silverware, platinum, coins, precious metals or
1866 loss through acceptance of counterfeit money is increased to the amount shown
1867 on the Information Page(s) for Option E.
1868

1869 **OPTION E-1 – LIVESTOCK EXTENSION OPTION**

1870
1871 When this Option is shown on the Information Page(s), **livestock** are covered for
1872 the following additional perils:

- 1873 • Accidental Shooting: Except by any **insured**, any relative, any **farm**
1874 **employee**, or any resident of the **insured premises**.
- 1875 • Drowning from External Causes: Except drowning of poultry. Swine under
1876 thirty (30) days old are not covered.
- 1877 • Attack by Dogs or Wild Animals: Except loss as the direct or indirect result of
1878 flight is not covered.
- 1879 • Collapse of structures, bridges, and culverts.

1880 **OPTION E-2 – MACHINERY COLLISION, UPSET, AND OVERTURN**

1881
1882 When Option E-2 is shown on the Information Page(s), collision, upset, and
1883 overturn are additional perils added regarding **machinery** only, under Coverage
1884 E.
1885

1886 **OPTION E-3 – FOREIGN OBJECTS IN MACHINERY**

1887
1888 When OPTION E-3 - FOREIGN OBJECTS IN MACHINERY is shown on the
1889 Information Page(s):

1890 I. In Section I, under Coverage E – Farm Personal Property, **your** policy is
1891 amended as follows:

1892 Under “Perils insured against with respect to Coverage E”, sub-paragraph 2. is
1893 replaced with the following:

- 1894 2. **Machinery** is covered for Level Three Protection as shown in the policy,
1895 subject to the following limitations: Collision, Upset, and Overturn are not
1896 covered perils unless Option E-2 Machinery Collision is shown on the
1897 Information Page(s). Sudden and accidental direct physical loss or damage
1898 caused by or resulting from foreign objects picked up and taken into the
1899 **machinery** is not covered unless Option E-3 Foreign Objects in Machinery
1900 is shown on the Information Page(s).

1901 II. In the GENERAL EXCLUSIONS – APPLICABLE TO ALL LEVELS OF
1902 PROTECTION in Section I of **your** policy:

1903 For the purposes of coverage under this OPTION E-3 only, exclusion 36. is
1904 replaced with the following:

- 1905 36. **Machinery** colliding with the ground or rocks on the ground, whether or not
1906 this policy includes OPTION E-2 – MACHINERY COLLISION, UPSET,
1907 AND OVERTURN. However, this exclusion does not apply to mobile GPS
1908 equipment while attached to other **machinery** if OPTION E-2 is shown on
1909 the Information Page(s), and this exclusion does not apply to glass

breakage. **We** will pay for sudden and accidental direct physical loss or damage caused by or resulting from foreign objects picked up and taken into the **machinery**.

OPTION F – INCREASED SECURITIES COVERAGE

The amount of insurance on securities, stamps, tickets, accounts, deeds, evidence of debt, passports, manuscripts, unpublished works, and other valuable papers, drafts, cashiers checks, travelers checks, certified checks, official checks, checks, certificates of deposit, and notes other than bank notes including negotiable orders of withdrawal is increased to the amount shown on the Information Page(s) for Option F.

OPTION G – INCREASED COVERAGE DUE TO THEFT OF CREDIT CARD, FUND TRANSFER CARD, OR LOSS DUE TO CHECK FORGERY

The amount of insurance due to theft of credit card, fund transfer card, or loss due to check forgery is increased to the amount shown on the Information Page(s) for Option G.

OPTION H – PERSONAL INJURY COVERAGE

When this Option is shown on **your** Information Page(s), the definition of **bodily injury** is revised for Coverage F – Personal Liability for the purposes of coverage under this Option only, as follows:

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

This expanded definition of **bodily injury** does not apply to Coverage G – Medical Payments to Others or to the Additional Coverage section of the Liability Coverages – Section II.

Personal Injury – means injury arising out of one or more of the following offenses:

1. False arrest, detention, or imprisonment, or malicious prosecution;
2. Libel or slander or defamation of character or violation of a person's right of privacy; or
3. Wrongful entry or eviction or other invasion of the right of private occupancy.

For the purposes of coverage under this Option H only, Exclusions 7. & 28. in EXCLUSIONS – SECTION II of **your** policy are replaced with the following:

7. **Bodily injury** or **property damage** resulting from any act, or lack of action, other than **personal injury**, that in any manner disparages a person, a person's goods, products, or services.
28. **Bodily Injury** other than **personal injury**, and **property damage** arising out of, or in any way resulting from, electronic media such as, but not limited to, electronic chat rooms, electronic bulletin boards, blogs, social or business networking, Facebook, Twitter, Myspace, LinkedIn, or any other electronic

1964 media the **insured** uses, hosts, owns, participates in, or over which the
1965 **insured** exercises any control.

1966
1967 For the purposes of coverage under this Option H the following exclusion is added
1968 to the EXCLUSIONS – SECTION II of **your** policy:
1969

- 1970 • **Personal injury** caused by or at the direction of an **insured** with the
1971 knowledge that the act would violate the rights of another and would inflict
1972 **personal injury**.

1973 1974 1975 **OPTION I – BUSINESS PURSUITS**

1976
1977 When this Option I is shown on **your** Information Page(s), Coverage F - Personal
1978 Liability coverage and Coverage G - Medical Payments to Others coverage apply
1979 to the **business** pursuits of the **insured** for the business listed for Option I.

1980
1981 For coverage under this Option I, exclusion 3. under EXCLUSIONS – SECTION II
1982 is deleted and replaced with the following:

- 1983 3. **Bodily injury** or **property damage** arising out of **business** pursuits of any
1984 **insured**. But, the activities of an **insured** pertaining to the business described
1985 on the Information Page(s) for Option I will not be considered **business**
1986 pursuits.

1987 1988 **ADDITIONAL EXCLUSIONS**

1989 In addition to the exclusions in Exclusions - Section II of **your** policy:

1990 This insurance does not cover:

- 1991 • **Bodily injury** or **property damage** arising out of any **business** pursuits of the
1992 **insured** in connection with any **business** owned or financially controlled by
1993 the **insured** or by a partnership, LLC, Corporation, Trust or other entity of
1994 which the **insured** is a partner, member, manager, officer, director, executor,
1995 administrator, or trustee.
- 1996 • **Bodily injury** or **property damage** arising out of the rendering of or failure to
1997 render professional services of any nature other than teaching, including but
1998 not limited to any architectural, engineering, or industrial design services; any
1999 medical, surgical, dental, or other services or treatment conducive to the
2000 health of persons or animals; and any beauty or barber services or treatment.
- 2001 • When the **insured** is a member of the faculty or teaching staff of any school or
2002 college and **bodily injury** or **property damage** arises out of the maintenance,
2003 use, loading or unloading of draft or saddle animals, vehicles for their use,
2004 aircraft, **motor vehicle**, or watercraft owned or operated or hired by or for the
2005 **insured** for the purpose of instruction in the use thereof.
- 2006 • **Bodily injury** or **property damage** arising out of barber or beauty operation if
2007 the **business** employs two (2) or more persons.
- 2008 • **Bodily injury** or **property damage** arising from the ownership, maintenance,
2009 use, rental, or loan of tanning beds or tanning devices or the operation of
2010 tanning salons.
- 2011 • Any loss, cost, or expense incurred by **you** or any other person or organization
2012 arising out of, or in any way resulting from, the loss of use, disposal,
2013 withdrawal, recall, inspection, notification, repair, replacement, adjustment, or
2014 removal of **your** work, products, or impaired property. This applies if **your**
2015 work, products, or impaired property is withdrawn or recalled from the market
2016 or from use by any person or organization because of a known or suspected

- 2017 defect, deficiency, or unsafe condition in such work, products, or impaired
 2018 property.
- 2019 • **Bodily injury or property damage** arising out of, or in any way resulting from,
 2020 any stated or implied warranty associated with any products or services
 2021 provided by **you** including, but not limited to, those associated with the
 2022 business(s) identified with Option I on the Information Page(s).
 - 2023 • **Bodily injury or property damage** occurring off the **insured premises** which
 2024 arises out of, or in any way results from, a defect, deficiency, inadequacy, or
 2025 unsafe condition in **your** work or **your** products.
 - 2026 • **Property damage** to:
 2027 Any real, personal, or **business** property owned, occupied, used by, rented,
 2028 leased, loaned to, or in the care, custody or control of, or over which physical
 2029 control is being exercised for any purpose by any **insured**, any employees or
 2030 volunteer workers of any **insured**, or any partners, members, officers,
 2031 directors, managers, administrators, executors or trustees if **you** are a
 2032 partnership, joint venture, LLC, Corporation, Trust or other entity.
 - 2033 • **Property damage** to any premises **you** sell, give away or abandon, if the
 2034 **property damage** arises out of any part of those premises.
 - 2035 • **Property damage** to that specific part of real or personal property on which
 2036 work is being performed by:
 2037 1. any **insured**; or
 2038 2. a contractor or subcontractor working directly or indirectly on any
 2039 **insured's** behalf;
 2040 if the **property damage** arises out of such work.
 - 2041 • **Property damage** to that specific part of any property that must be restored,
 2042 repaired, or replaced because **your** work that was performed on the property
 2043 was faulty.
 - 2044 • **Property damage** to **your** products if the damage arises out of the products
 2045 or their parts.
 - 2046 • **Property damage** to **your** work if the **property damage** arises out of **your**
 2047 work or any part of it.
 - 2048 • **Property damage** to property that has been physically injured or impaired,
 2049 arising out of:
 2050 1. a delay or failure to perform a contract or agreement as specified in its
 2051 terms by **you** or one acting on **your** behalf; or
 2052 2. a defect, deficiency, inadequacy, or unsafe condition in **your** work or
 2053 products.
 - 2054 • **Bodily injury or property damage** for which any **insured** may be held liable
 2055 by reason of:
 2056 1. contributing to or causing the intoxication of a person;
 2057 2. the furnishing of alcoholic beverages to a person under the influence of
 2058 alcohol or under the legal drinking age; or
 2059 3. any statute, law, ordinance or regulation relating to the sale, gift,
 2060 distribution, or use of alcoholic beverages.
- 2061 This exclusion applies only if **you**:
- 2062 a. manufacture, distribute, or sell alcoholic beverages;
 - 2063 b. furnish or serve alcoholic beverages for a charge, whether or not doing so
 2064 requires a license or is undertaken for business purposes or profit; or
 - 2065 c. furnish or serve alcoholic beverages without a charge, if doing so requires
 2066 a license.
- 2067
 2068
 2069
 2070

2071 **OPTION J – OFFICE, PROFESSIONAL, PRIVATE SCHOOL, OR STUDIO USE**

2072

2073 **SECTION I**

2074 **We** agree that Coverage C - Personal Property includes property used or intended
2075 for use in the **business** shown on the Information Page(s) for Option J, only while
2076 on the **insured premises**.

2077

2078 **SECTION II**

2079 **We** agree that, with respect to Coverage F - Personal Liability coverage and
2080 coverage G - Medical Payments To Others coverage, the occupancy of the
2081 **insured premises** by the **insured** as described on the Information Page(s) as an
2082 office, school, or studio will not be considered a **business**.

2083

2084 For coverage under this Option I, exclusion 3. under EXCLUSIONS – SECTION II
2085 is deleted and replaced with the following:

- 2086 3. **Bodily injury or property damage** arising out of **business** pursuits of any
2087 **insured**. But, the activities of an **insured** pertaining to the business described
2088 on the Information Page(s) for Option J will not be considered **business**
2089 pursuits.

2090

2091 **ADDITIONAL EXCLUSIONS**

2092 In addition to the exclusions in Exclusions - Section II of **your** policy:

2093 This insurance does not cover:

- 2094 • **Bodily injury** to any pupil arising out of corporal punishment administered by
2095 or at the direction of any **insured**.
- 2096 • **Bodily injury** to any attendees of a school or daycare operated by or for **you**
2097 or on **your** premises, if the school or daycare has more than four (4) students,
2098 children, or adults.
- 2099 • Any loss, cost, or expense incurred by **you** or any other person or organization
2100 arising out of, or in any way resulting from, the loss of use, disposal,
2101 withdrawal, recall, inspection, notification, repair, replacement, adjustment, or
2102 removal of **your** work, products, or impaired property. This applies if **your**
2103 work, products, or impaired property is withdrawn or recalled from the market
2104 or from use by any person or organization because of a known or suspected
2105 defect, deficiency, or unsafe condition in such work, products, or impaired
2106 property.
- 2107 • **Bodily injury or property damage** arising out of, or in any way resulting from,
2108 any stated or implied warranty associated with any products or services
2109 provided by **you** including, but not limited to, those associated with the
2110 business(s) identified with Option J on the Information Page(s).
- 2111 • **Bodily injury or property damage** occurring off the **insured premises** which
2112 arises out of, or in any way results from, a defect, deficiency, inadequacy, or
2113 unsafe condition in **your** work or **your** products.
- 2114 • **Property damage** to:
- 2115 Any real, personal, or **business** property owned, occupied, used by, rented,
2116 leased, loaned to, or in the care, custody or control of, or over which physical
2117 control is being exercised for any purpose by any **insured**, any employees or
2118 volunteer workers of any **insured**, or any partners, members, officers,
2119 directors, managers, administrators, executors or trustees if **you** are a
2120 partnership, joint venture, LLC, Corporation, Trust or other entity.
- 2121 • **Property damage** to any premises **you** sell, give away or abandon, if the
2122 **property damage** arises out of any part of those premises
- 2123 • **Property damage** to that specific part of real or personal property on which
2124 work is being performed by:

- 2125 1. any **insured**; or
- 2126 2. a contractor or subcontractor working directly or indirectly on any
- 2127 **insured's** behalf;
- 2128 if the **property damage** arises out of such work.
- 2129 • **Property damage** to that specific part of any property that must be restored,
- 2130 repaired, or replaced because **your** work that was performed on the property
- 2131 was faulty.
- 2132 • **Property damage** to **your** products if the damage arises out of the products
- 2133 or their parts.
- 2134 • **Property damage** to **your** work if the **property damage** arises out of **your**
- 2135 work or any part of it.
- 2136 • **Property damage** to property that has been physically injured or impaired,
- 2137 arising out of:
- 2138 1. a delay or failure to perform a contract or agreement as specified in its
- 2139 terms by **you** or one acting on **your** behalf; or
- 2140 2. a defect, deficiency, inadequacy, or unsafe condition in **your** work or
- 2141 products.
- 2142 • **Bodily injury** or **property damage** for which any **insured** may be held liable
- 2143 by reason of:
- 2144 1. contributing to or causing the intoxication of a person;
- 2145 2. the furnishing of alcoholic beverages to a person under the influence of
- 2146 alcohol or under the legal drinking age; or
- 2147 3. any statute, law, ordinance or regulation relating to the sale, gift,
- 2148 distribution, or use of alcoholic beverages.
- 2149 This exclusion applies only if **you**:
- 2150 a. manufacture, distribute, or sell alcoholic beverages;
- 2151 b. furnish or serve alcoholic beverages for a charge, whether or not doing
- 2152 so requires a license or is undertaken for business purposes or profit; or
- 2153 c. furnish or serve alcoholic beverages without a charge, if doing so
- 2154 requires a license.
- 2155

2156 **OPTION K – SEWER BACKUP COVERAGE**

2157 Under COVERAGE A – DWELLING and COVERAGE C – PERSONAL

2158 PROPERTY in SECTION I, **we** cover loss caused by water which backs up

2159 through sewers or drains located in a dwelling showing Option K on **your**

2160 Information Page, including any type system designed to remove subsurface

2161 water that is located in such dwelling.

2162 This does not apply to the direct physical loss to any equipment used to remove

2163 subsurface water which is caused by mechanical breakdown.

2164 There is no coverage for a loss which occurs or is in progress within the first thirty

2165 (30) days of the original effective date of this Option.

2166 The amount of insurance for Sewer Backup Coverage is the amount shown on the

2167 Information Page(s) for Option K. Option K does not increase **your** total amount

2168 of insurance on Coverage A – Dwelling or Coverage C – Personal Property.

2169 **OPTION L – FARM LIABILITY**

2170 When the Information Page(s) shows Option L – Farm Liability, the following

2171 language has been changed:

- 2178 1. Within the definition section, **Business, Insured Premises, and Residence**
2179 **Employee** are changed in the policy.
2180 2. Within the Exclusions in the Liability section – Coverage F – the **Livestock**
2181 **exclusion** and the **Custom Farming** exclusion are changed in the policy.
2182

2183 **Farming Exposures Not Considered Pollution**

2184 Covered claims made and suits brought under Option L for **bodily injury** and/or
2185 **property damage** arising from traditional farming practices of raising crops
2186 and/or **livestock** including, but not limited to those covered claims made and
2187 suits brought for:

2188 a. **bodily injury** and/or **property damage** as a result of **livestock** waste run-
2189 off or spills; and/or

2190 b. **bodily injury** and/or **property damage** as a result of dust, noise,
2191 unsightliness, odor from **livestock** or **livestock** waste or other nuisance
2192 claim(s) whether the nuisance is temporary or permanent;

2193 will not be considered pollution. The limit of liability for all these type of non-
2194 pollution claims made, and suits brought, for covered losses arising out of any
2195 one **occurrence** will not exceed \$25,000. The limit of liability for all such non-
2196 pollution claims made and suits brought for all covered losses arising out of all
2197 **occurrences** during the twelve month policy period shown on **your** Information
2198 Page will not exceed \$50,000. This provision will not increase **our** total limit of
2199 liability. This is not an additional amount of coverage.
2200

2201 **ADDITIONAL EXCLUSIONS**

2202 In addition to the exclusions found in EXCLUSIONS – SECTION II of **your** policy,
2203 **we** do not cover:

- 2204 • **Property damage**" arising out of:
 - 2205 1. erroneous delivery of seed or feed;
 - 2206 2. error in mechanical mixture of seed or feed;
 - 2207 3. error in labeling of seed or feed;
 - 2208 4. failure of seed to germinate;
 - 2209 5. cross pollination after seed has germinated; or
 - 2210 6. the presence of disease organisms; noxious weeds; or varietal variations.
- 2211 • Liability arising out of, or in any way resulting from, any product which has
2212 been processed from its original form into another product.
- 2213 • Damages awarded under:
 - 2214 1. The Migrant and Seasonal Agricultural Worker Protection Act (29 US
 - 2215 sections 1801 et seq.) hereafter "M.S.A.W.P.A.";
 - 2216 2. Any law, duet to violation of the M.S.A.W.P.A; or
 - 2217 3. Any regulation promulgated pursuant to the M.S.A.W.P.A.
 - 2218

2219 **OPTION M – FARM-RELATED BUSINESS COVERAGE**

2220
2221 For the purpose of Coverage F Liability and Coverage G Medical Payments To
2222 Others coverages only, when this Option is shown on **your** Information Page(s)
2223 the definition of **business** in the policy will not mean the business identified within
2224 Option M on the Information Page(s).
2225

2226 **Limit of Liability**

2227 For the purposes of this Option M, whether **you** have one business or multiple
2228 businesses listed under Option M on the Information Page(s) of **your** policy, the
2229 limit of liability for all damages covered by this Option will not exceed the limit of
2230 liability shown for Coverage F on **your** Information Page for any one **occurrence**
2231 nor twice (two times) the amount of the limit of liability shown for Coverage F on

2232 **your** Information Page for all damages covered by this Option from all
2233 **occurrences** during the 12 month policy period shown on **your** Information Page.
2234

2235 ADDITIONAL EXCLUSIONS

2236 In addition to the exclusions found in EXCLUSIONS – SECTION II of **your** policy,
2237 **we** do not cover:

- 2238 • **Bodily injury** or **property damage** occurring off the **insured premises** which
2239 arises out of, or in any way results from, a defect, deficiency, inadequacy, or
2240 unsafe condition in **your** work or **your** products.
- 2241 • **Property damage** to:
2242 Any real, personal, or **business** property owned, occupied, used by, rented,
2243 leased, loaned to, or in the care, custody or control of, or over which physical
2244 control is being exercised for any purpose by any **insured**, any employees or
2245 volunteer workers of any **insured**, or any partners, members, officers,
2246 directors, managers, administrators, executors or trustees if **you** are a
2247 partnership, joint venture, LLC, Corporation, Trust or other entity.
- 2248 • **Property damage** to any premises **you** sell, give away or abandon, if the
2249 **property damage** arises out of any part of those premises
- 2250 • **Property damage** to that specific part of real or personal property on which
2251 work is being performed by:
2252 1. any **insured**; or
2253 2. a contractor or subcontractor working directly or indirectly on any
2254 **insured's** behalf;
2255 if the **property damage** arises out of such work.
- 2256 • **Property damage** to that specific part of any property that must be restored,
2257 repaired, or replaced because **your** work that was performed on the property
2258 was faulty.
- 2259 • **Property damage** to **your** products if the damage arises out of the products
2260 or their parts.
- 2261 • **Property damage** to **your** work if the **property damage** arises out of **your**
2262 work or any part of it.
- 2263 • **Property damage** to property that has been physically injured or impaired,
2264 arising out of:
2265 1. a delay or failure to perform a contract or agreement as specified in its
2266 terms by **you** or one acting on **your** behalf; or
2267 2. a defect, deficiency, inadequacy, or unsafe condition in **your** work or
2268 products.
- 2269 • Any loss, cost, or expense incurred by **you** or any other person or organization
2270 arising out of the loss of use, disposal, withdrawal, recall, inspection,
2271 notification, repair, replacement, adjustment, or removal of **your** work,
2272 products, or impaired property. This applies if **your** work, products, or impaired
2273 property is withdrawn or recalled from the market or from use by any person or
2274 organization because of a known or suspected defect, deficiency, or unsafe
2275 condition in such work, products, or impaired property.
- 2276 • Damages awarded under:
2277 1. The Migrant and Seasonal Agricultural Worker Protection Act (29 US
2278 sections 1801 et seq.) hereafter "M.S.A.W.P.A.";
2279 2. Any law, due to violation of the M.S.A.W.P.A; or
2280 3. Any regulation promulgated pursuant to the M.S.A.W.P.A.
- 2281 • **Bodily injury** or **property damage** for which any **insured** may be held liable
2282 by reason of:
2283 1. contributing to or causing the intoxication of a person;
2284 2. the furnishing of alcoholic beverages to a person under the influence of
2285 alcohol or under the legal drinking age; or

- 2286 3. any statute, law, ordinance or regulation relating to the sale, gift,
2287 distribution, or use of alcoholic beverages.
2288 This exclusion applies only if **you**:
2289 a. manufacture, distribute, or sell alcoholic beverages;
2290 b. furnish or serve alcoholic beverages for a charge, whether or not doing
2291 so requires a license or is undertaken for business purposes or profit; or
2292 c. furnish or serve alcoholic beverages without a charge, if doing so
2293 requires a license.

- **Property damage**" arising out of:
 1. erroneous delivery of seed or feed;
 2. error in mechanical mixture of seed or feed;
 - 2297 3. error in labeling of seed or feed;
 - 2298 4. failure of seed to germinate;
 - 2299 5. cross pollination after seed has germinated; or
 - 2300 6. the presence of disease organisms; noxious weeds; or varietal variations.

2301
2302
2303 **OPTION N – NAMED PERSON MEDICAL PAYMENTS**

2304
2305 All definitions, duties, general provisions, conditions, exclusions, and limitations of
2306 Coverage G – Medical Payments to Others apply to those persons listed on the
2307 Information Page(s) up to the limits shown for Named Person Medical Payments.
2308

2309 In addition, **we** do not cover:

- 2310 1. **Bodily injury** to any named person resulting from accidental injury unless the
2311 injury is the result of a farm-related activity.
- 2312 2. **Bodily injury** to any named person, when the accidental injury occurs within
2313 any residence.

2314
2315 **OPTION O – LOSS ASSESSMENT COVERAGE**

2316
2317 **We** will pay **your** share of any assessment levied against all members of a
2318 property owners association by the association in accordance with its governing
2319 rules if the assessment is necessary because of:

- 2320 1. A direct loss to property collectively owned by the association members
2321 caused by perils **we** insure against; or
- 2322 2. An **occurrence** to which Section II of this policy applies; or
- 2323 3. Liability for an act of a director, officer, or trustee elected by the association
2324 members if acting in the capacity as a director, officer, or trustee and without
2325 deriving any income from the performance of duties exclusively on behalf of
2326 the association.

2327
2328 **We** will pay no more than the Limit of Liability stated on the Information Page(s).
2329 But, **we** will not pay more than \$1,000 for any portion of such special assessment
2330 resulting from a deductible in the insurance to the Condominium Association.
2331

2332 **We** will pay **your** assessment minus \$250. No other policy deductible applies.
2333

2334 **OPTION P – INCREASED POLLUTION COVERAGE**

2335
2336 This endorsement modifies **our** limit of liability in respect to LIMITED POLLUTION
2337 COVERAGE.
2338

2339 As respects Pollution, **our** limit of liability for all damages arising out of the actual,
2340 alleged, or threatened discharge, dispersal, seepage, migration, release, or

2341 escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or
2342 gases, waste materials or other irritants, contaminants, or pollutants into or upon
2343 the land, the atmosphere, or any water course or body of water, including the cost
2344 of equitable relief, **bodily injury, property damage**, remediation, and clean-up
2345 costs will not exceed \$100,000 for any one **occurrence**, nor more than \$100,000
2346 for all covered **occurrences** during any twelve (12) month policy period.

2347
2348 If the Information Page(s) lists Option L – Farm Liability, **we** cover:

- 2349 a. Crop, plant, or tree damage resulting from the accidental above-ground
2350 contact with herbicides, pesticides, fungicides, and fertilizers caused by the
2351 application of the same which results in actual damages sustained within one
2352 growing season of the application.
2353 b. **Bodily injury** resulting from the accidental above-ground contact with
2354 herbicides, pesticides, fungicides and fertilizers caused by the application of
2355 the same which results in medical treatment within one year (365 days) of the
2356 application.

2357
2358 The limit of coverage in a. and b. above:

- 2359 i. For **bodily injury** or **property damage** resulting from activities occurring
2360 away from the **insured premises** will not exceed \$100,000 for any one
2361 **occurrence**, nor more than \$100,000 during any twelve (12) month policy
2362 period.
2363 ii. For **bodily injury** or **property damage** resulting from activities occurring on
2364 any **insured premises** is the limit of liability shown on the Information
2365 Page(s).

2366
2367 However, this Option will not increase **our** total limit of liability.

2368 **OPTION Q – LIMITED LIVESTOCK LIABILITY COVERAGE**

2369 **EXCLUSIONS – SECTION II**

2370 When Option Q is shown on the Information Page(s), Liability Coverages-Section
2371 II is modified as follows:

2372 Exclusion 9. of Exclusions-Section II is hereby amended as follows:

- 2373 9. **Bodily injury** or **property damage** that arises out of the ownership or use of
2374 **livestock** for any purpose other than personal use or personal consumption.

2375 **OPTION R – VENDOR’S SINGLE INTEREST**

2376 When Option R is shown on the Information Page(s), if **you** borrowed money to
2377 buy **your** manufactured home and a lien holder is named on the Information
2378 Page(s), **we** will pay that lien holder for losses caused by the following perils. The
2379 following definitions apply to Option R only:

2380 **Collision, Upset, and Overturn** – means sudden, accidental, and direct loss to
2381 the manufactured home caused by **collision, upset, and overturn** while the
2382 manufactured home is being moved from one place to another. Collision which
2383 damages only wheels, tires, axles, and running gear is not covered.

2384 **Alteration** – means deliberate damage caused by **you** to the manufactured
2385 home or substantial changes in its structure with the intention of reducing its
2386 value without permission of the lien holder or the manufactured home dealer.

2387 **Conversion** – means transfer of ownership without permission of the lien holder,
2388 if the lien holder is not successful in an effort to recover possession of the
2389 manufactured home or its missing parts.

2390 **Concealment** – means withholding or hiding the manufactured home.
2391
2392
2393
2394
2395

2396
2397 If the manufactured home is repossessed by or on behalf of the lien holder or
2398 manufactured home dealer, **we** will pay the lien holder or manufactured home
2399 dealer for an amount equal to the expense of transporting the manufactured home
2400 from the place of repossession to the nearest of the following:
2401 1. The place where it was sold by the lien holder or manufactured home dealer;
2402 or
2403 2. The nearest business location of the lien holder or manufactured home dealer.
2404 Repossession Expense applies only to the expense of returning the entire
2405 manufactured home, but not the expense of returning only separated parts,
2406 equipment, or accessories.

2407
2408 **DEDUCTIBLE**

2409 \$500 will be deducted from the amount of loss in each claim for loss or damage.
2410

2411 **ADDITIONAL EXCLUSIONS**

2412 **We** do not pay for:

- 2413 1. **Conversion** of attached property originally provided with the manufactured
2414 home including furniture (not appliances), drapes, curtains, and bedding.
- 2415 2. Expense of returning separate parts, equipment, or accessories.
- 2416 3. Damage resulting from neglect, omission to act, wear and tear, or hard usage.
- 2417 4. Gas bottles, fuel tanks, pumps, steps, skirting, porches, decks, awnings,
2418 carports, and any other addition to the manufactured home after its original
2419 manufacture.
- 2420 5. Loss resulting from the fraudulent actions of the lien holder, its employee(s), or
2421 agents.

2422
2423 **IN CASE OF LOSS**

2424 The lien holder must, at the lien holder's expense, use every reasonable effort,
2425 including litigation, until settlement of the loss to:

- 2426 1. Secure, protect, and preserve the manufactured home from loss.
- 2427 2. Locate the policyholder, the manufactured home, and any missing parts.
- 2428 3. Declare the loan in default.
- 2429 4. Repossess the manufactured home promptly.
- 2430 5. Collect all amounts due.

2431 The lien holder must give **us** as part of the loss notice, the following:

- 2432 1. An inspection report prepared at the time of repossession describing the
2433 condition of the manufactured home and a detailed list of missing parts.
- 2434 2. Manufacturer's invoice.
- 2435 3. Documents which detail the lien holder's efforts to locate missing parts.
- 2436 4. Retail sales contract and credit application.
- 2437 5. All evidence showing how the manufactured home was equipped when sold.
- 2438 6. Summary of collection efforts.
- 2439 7. Statement from the law enforcement agency to which the lien holder gave
2440 prompt notice of loss.

2441
2442 **SETTLEMENT AND VALUATION**

2443 In addition to the Settlement and Valuation provisions of the policy, the amount of
2444 the lien holder's interest in any loss from **alteration, conversion, or concealment**
2445 is measured by the unpaid balance not more than sixty (60) days past due, less:

- 2446 1. Unearned interest, insurance, finance and other carrying charges computed as
2447 of the date of claim.
 - 2448 2. Penalties or other charges which have been added to the unpaid balance after
2449 the loan was finalized.
- 2450

2451 LIEN TRANSACTION, LATE OR DEFAULT IN PAYMENT NOTICE

2452 **We** have no coverage unless the following took place:

- 2453 1. The lien transaction was entered into in accordance with normal and usual
2454 credit standards.
2455 2. The lien instrument, at the time executed, was legally enforceable and created
2456 a valid security interest for the lien holder.
2457 3. At the date this coverage came into effect, no payment was more than thirty
2458 (30) days past due.
2459 4. The **insured** has defaulted in payment.
2460 5. Written notice of the claim has been given to **us** within thirty (30) days after
2461 repossession has occurred.

2462
2463 NEGLECT

2464 No act or neglect of any **insured** will impair the protection **we** provide to the lien
2465 holder.

2466
2467 RECORDS

2468 **We** will, at any reasonable time, be allowed to examine the lien holder's books,
2469 records, and files to determine facts relating to a claim under this coverage.

2470
2471 OUR RIGHT TO RECOVER PAYMENT

2472 **We** waive the right to recover any payment made under this coverage from any
2473 **insured**.

2474
2475 SETTLEMENT WITH SELLING DEALER

2476 Settlement of loss may be made with the selling dealer when the lien holder's
2477 interest has been satisfied under a repurchase agreement.

2478
2479 **OPTION S – SCHEDULED PERSONAL PROPERTY**

2481 When Option S is shown on the Information Page(s), the deductible shown within
2482 the Option S schedule will apply to this coverage.

2483
2484 The following outlines the classifications indicated on the Schedule shown on
2485 Information Page(s):

- 2486 1. Jewelry, as scheduled.
2487 2. Furs and garments trimmed with fur or consisting principally of fur, as
2488 scheduled.
2489 3. Cameras, projection machines, video equipment, computers, films, and related
2490 articles of equipment, as scheduled.
2491 4. Musical instruments and related articles of equipment, as scheduled.
2492 5. Silverware, including goldware and pewterware, but excluding pens, pencils,
2493 flasks, smoking implements, or jewelry.
2494 6. Sporting equipment, including golf clubs, golf clothing, golf equipment, walking
2495 golf carts, and fishing equipment, as scheduled.
2496 7. Fine art(s), as scheduled. This premium is based on **your** statement that the
2497 fine art(s) insured is located at the location shown on the Schedule.
2498 New acquisitions: If the **insured** acquires during the term of this endorsement
2499 other objects of art, the provisions of this endorsement will apply for the Actual
2500 Cash Value (ACV) of the objects but not more than 25% of the amount of the
2501 insurance scheduled for fine art(s), provided the **insured** reports such
2502 additional objects within ninety (90) days from the date acquired and pays
2503 additional premium from the date acquired.
2504 8. Radio, TV antenna, or satellite dish or antenna, as scheduled.

- 2505 9. Postage stamps, including due envelope, official revenue, match and medicine
 2506 stamps, covers, locals, reprints, essays, proofs, sports cards and other
 2507 philatelic property, including their books, pages, and mountings, owned by or
 2508 in the custody or control of the **insured**.
 2509 10. Rare and current coins, metals, paper money, bank notes, tokens of money,
 2510 and other numismatic property, including coin albums, containers, frames,
 2511 cards, and display cabinets in use with such collection, owned by or in the
 2512 custody or control of any **insured**, as scheduled.
 2513 11. Hunting equipment, including guns and bows, as scheduled.
 2514 12. Lawn and Garden Equipment, as scheduled.
 2515 13. Medical Equipment including dentures, wheelchairs, insulin pumps, hearing
 2516 aids, prosthetic devices, and similar equipment, scheduled as Medical
 2517 Equipment on the Information Page(s).
 2518 14. Miscellaneous Items as scheduled.
 2519

2520 **ADDITIONAL ACQUIRED PROPERTY**

2521 The following applies only to jewelry, furs, cameras, and musical instruments
 2522 when such property is scheduled under this coverage:

2523 **We** cover additionally acquired property for an amount not to exceed 25% of the
 2524 amount of insurance for that class of property or \$10,000, whichever is less, if
 2525 **you** report the acquired property to **us** within thirty (30) days of acquisition and
 2526 pay the additional premium from the date acquired.
 2527

2528 **PERILS INSURED AGAINST**

2529 **We** cover sudden, accidental, and direct loss to scheduled property except:

- 2530 1. Loss caused by wear and tear, gradual deterioration, insects, vermin, or
 2531 inherent vice.
 2532 2. Loss caused by war (declared or undeclared), civil insurrection, rebellion, or
 2533 revolution.
 2534 3. Nuclear Hazard, meaning nuclear reaction, radiation, radioactive
 2535 contamination, or any consequence of any of these. Loss caused by nuclear
 2536 action is not considered loss by perils of Fire, Explosion, or Smoke. Sudden,
 2537 accidental, and direct loss by fire resulting from nuclear action is covered.
 2538 4. As to Fine Art(s):
 2539 a. Damage caused by any repairing, restoration, or retouching process.
 2540 Breakage of art glass windows, statuary, marble, glassware, bric-a-brac,
 2541 porcelains, and similar fragile articles unless caused by fire, lightning,
 2542 aircraft, theft or attempted theft, cyclone, tornado, windstorm, earthquake,
 2543 flood, explosion, malicious damage, collision, derailment, or overturn of
 2544 conveyance.
 2545 b. Loss to property on exhibition at fairgrounds or on the premises of any
 2546 national or international exposition unless the premises are specifically
 2547 described on the schedule.
 2548 5. As to Postage Stamps or Rare and Current Coin Collections:
 2549 a. Fading, creasing, denting, scratching, tearing, thinning, transfer of color,
 2550 inherent defect, dampness, extremes of temperature, gradual depreciation,
 2551 damage sustained from handling, or while being actually worked upon.
 2552 b. Mysterious disappearance of individual stamps, coins, or other articles
 2553 insured unless specifically scheduled with a definite amount set opposite
 2554 their description, or if not specifically scheduled unless mounted in a
 2555 volume and the page to which they are attached is also lost.
 2556 c. Loss of or damage to property in the custody of transportation companies
 2557 or shipments by mail unless by registered mail.
 2558 d. Theft from any unattended **motor vehicle** except while being shipped by
 2559 registered mail.

- 2560 e. Loss of or damage to any property described herein which is not an actual
2561 part of a stamp, money, or numismatic collection.
2562 6. As to lawn and garden equipment:
2563 We provide Level 3 Protection subject to the General Exclusions – Applicable
2564 to all Levels of Protection.
2565

2566 SPECIAL CONDITIONS

- 2567 1. Fine Art(s): If fine art(s) are covered, **you** agree that the fine art(s) insured will
2568 be packed and unpacked by competent packers.
2569 **We** will not be liable for more than the amount set opposite the respective
2570 articles covered, which amount is agreed to be the value of the article.
2571 In the event of the total loss of any article or articles which are a part of a set,
2572 **we** agree to pay **you** the full amount of the value of the set specified in the
2573 schedule, and **you** agree to surrender the remaining article or articles of the
2574 set to **us**.
2575 2. Sporting Equipment: If golfer's equipment is covered, **we** will also cover other
2576 clothing of **yours** while contained in any locker when **you** are playing golf.
2577 Golf balls are covered only against loss by fire or burglar, if there are physical
2578 marks of forcible entry into the locker, room or structure.
2579 3. Musical Instruments: If musical instruments are covered, **you** agree that loss
2580 to scheduled property while **you** are using that property for **business**
2581 purposes will not be paid.
2582 4. Postage Stamps or Rare and Current Coin Collection – Unscheduled Property
2583 Only: If a stamp or a coin collection that is not specifically scheduled is
2584 covered, in the event of loss or damage, the amount payable will be
2585 determined as follows:
2586 a. **We** will not be liable for more than the **market value** of the property at the
2587 time of loss, but not more than \$1,000 on unscheduled numismatic
2588 property and not more than \$250 for any one stamp, coin, or other
2589 individual article or any one pair, strip, block, series, sheet, cover, frame, or
2590 card.
2591 b. **We** will not be liable for a greater proportion of any loss on property not
2592 specifically scheduled than the total sum **insured** on such unscheduled
2593 property bears to the **market value** at the time of loss.
2594 5. Settlement and Valuation: **We** will not pay for more than:
2595 a. If the Information Page(s) states that this policy is an Actual Cash Value
2596 policy, then the most **we** will pay will be the lesser of:
2597 (1) The difference in **market value** before and after the loss;
2598 (2) The limit of liability as scheduled on the Information Page(s);
2599 (3) The amount of the **insured's** insurable interest in the property;
2600 (4) Any applicable coverage limitation on the property as set forth in
2601 this policy.
2602 b. If the Information Page(s) states that this is a Replacement Cost policy,
2603 then, until **you** complete repair or replacement of the property, the most **we**
2604 will pay will be the lesser of:
2605 (1) The difference in **market value** before and after the loss;
2606 (2) The limit of liability which pertains to the coverage;
2607 (3) The amount of the **insured's** insurable interest in the property;
2608 (4) Any applicable coverage limitation on the property as set forth in
2609 this policy.
2610 If **you** complete repair or replacement of the damaged property and make
2611 a repair or replacement cost claim within 180 days of the original loss
2612 settlement, then **we** will pay the lesser of:
2613 (1) The amount spent to repair or replace the damaged or stolen
2614 property;

- 2615 (2) The amount it would take to repair or replace the property, with like
2616 kind and quality but not necessarily identical or matching materials;
2617 (3) The limit of liability.
- 2618 c. If **you** have a partial loss caused by fire, then **you** have an option to have
2619 **us** repair the property, the cost not to exceed the amount written in the
2620 policy, so that the property shall be in as good a condition as before the
2621 fire.

2622 This condition 5. does not apply to fine art(s).

- 2623 6. Loss Clause: The amount of insurance under this coverage will not be
2624 reduced except for total loss of a specifically scheduled item. Any unearned
2625 premium that applies to such item will be refunded to **you** or applied to the
2626 premium due on item(s) replacing those on which the claim was paid.
- 2627 7. Pair or Set Clause: In case of loss of or damage to property specifically
2628 described in the schedule as a pair or set, **we** may repair or replace any part
2629 of the pair or set to restore it to its value before the loss, or **we** may pay the
2630 **market value** of the property before and after the loss.
2631 This condition 7. does not apply to fine art(s).
- 2632 8. Parts: In case of loss or damage to any part of property covered, consisting of
2633 several parts when complete, **we** will pay only for the value of the part lost or
2634 damaged.
- 2635 9. Territorial Limits: **We** cover the described property wherever it may be
2636 located. But **we** cover described fine art(s) only while within the United States
2637 and Canada.

2639 OPTION T – FARM CARGO OPTION

2640 This option covers **your** legal liability as a common or contract carrier under tariff
2641 documents, bills of lading, or shipping receipts issued by **you** for sudden,
2642 accidental, and direct loss to farm products in transit, while loaded for shipment in
2643 or on any **motor vehicle(s)** owned by **you** and operated by **you** or **your farm**
2644 **employee(s)** anywhere within the continental United States (except Alaska) and
2645 Canada. Losses occurring elsewhere will not be covered under this Option.

2647 LIMITS OF LIABILITY

2648 **Our** liability for covered loss to shipments while loaded in or on any one **motor**
2649 **vehicle** will not exceed the amount shown on the Information Page(s) for each
2650 **motor vehicle**.

2651 **Our** aggregate limit of liability for all covered losses resulting from any one
2652 **occurrence** will not exceed the amount shown on the Information Page(s) for
2653 each **occurrence**.

2654 ADDITIONAL EXCLUSIONS

2655 This policy does not cover:

- 2656 1. Loss or damage to any shipment in or on any **motor vehicle** under **your**
2657 control after such **motor vehicle** has remained at any dock, depot, station, or
2658 terminal for more than seventy-two (72) hours after arrival of the **motor**
2659 **vehicle** at such location.
- 2660 2. Loss caused by **your** neglect to use all reasonable means to save and
2661 preserve the property at and after any covered loss.
- 2662 3. Loss caused by or resulting from strikes, lockouts, labor disturbances, riots,
2663 civil commotion, or the acts of any person or persons taking part in any such
2664 occurrence or disorder.
- 2665 4. Loss due to inherent vice, or delay, loss of profit, loss of use, or loss of market.

- 2669 5. Loss of or injury to **livestock**, except against accident causing death or
2670 rendering death necessary.
- 2671 6. Freight charges, except such charges that were earned prior to the
2672 acceptance of the shipments insured under this Option and for which **you** are
2673 legally liable.
- 2674 7. Loss caused by shifting of load, poor packing or rough handling, for loss
2675 caused by breakage or by contact with oil or grease or any other commodity,
2676 marring or scratching, wetness or dampness, leakage of liquids, or as the
2677 result of being spotted, discolored, molded, rusted, frosted or frozen, rotted,
2678 soured, steamed or heated, or changed in flavor.
- 2679 8. Breakage of eggs.
- 2680 9. Collision caused:
- 2681 a. By coming in contact with any portion of the roadbed.
- 2682 b. By striking the rails or ties of street, steam, or electric railroad.
- 2683 c. By coming in contact with any stationary object in backing for loading or
2684 unloading purposes.
- 2685 d. By the coming together of truck and trailer during coupling or uncoupling.
- 2686 e. By collision of the covered property with another object while in the
2687 ordinary course of transportation.
- 2688 10. All claims for loss, damage, or expense by wear and tear from ordinary
2689 handling due to the mode of transportation.

2691 **ADDITIONAL CONDITIONS**

2692 The following conditions are added to **your** policy for this Option.

2693 • **SUBSTITUTION CLAUSE**

2694 If any **motor vehicle** owned by **you** is withdrawn from normal use because of
2695 sale, breakdown, repair, loss, or destruction, the limit of liability applying to
2696 such **motor vehicle** under this Option will apply to any other **motor vehicle**
2697 operated by **you** or **your farm employee(s)** and substituted for such **motor**
2698 **vehicle**, provided the substitution is reported to **us** as soon as practicable (but
2699 in any event, within thirty [30] days from the date of substitution) and additional
2700 premium is paid thereon as required by **us**.

2701 • **REIMBURSEMENT**

2702 Should **we** pay a loss or losses in compliance with any special provision
2703 required by law or legal regulations or by the Interstate Commerce
2704 Commission or by any Public Service Commission, Public Utilities
2705 Commission, Corporation Commission, or Railroad Commission for which **we**
2706 were not liable under the terms of the policy, **you** agree to reimburse **us** to the
2707 full extent of such payments, plus any additional expense incurred.

2708 • **STATUTORY ENDORSEMENTS**

2709 This Option is issued in contemplation of the possible addition of provisions to
2710 effect compliance by **you** with statutes regulating **your business**. No such
2711 provision will be valid for any purpose unless required for mandatory or
2712 permissive compliance with terms of the statute actually applicable to **you** at
2713 the time of loss.

2714 • **INSPECTION OF RECORDS**

2715 **We** have the right to inspect and copy **your** books, accounts, and records with
2716 reference to any claims for loss to which this Option may apply, including those
2717 required to be kept by **you** under any statute, or under any rule or regulation of
2718 any state, federal authority, or agency will be open to inspection at reasonable
2719 times by any of **our** authorized representatives.

2720
2721
2722

2723 **OPTION U – CUSTOM FARMERS EQUIPMENT OPTION**

2724
2725 Option E-2 Machinery Collision is added for the specifically identified **machinery**
2726 shown on the Information Page(s) under Option U – Custom Farmers Equipment.

2727
2728 **COVERAGE E – FARM PERSONAL PROPERTY**

2729 Sub-paragraph 2.a. of Property Not Covered in Coverage E – Farm Personal
2730 Property of Section I is replaced with the following for the purposes of this Option:
2731 **We do not cover with respect to Coverage E:**

2732
2733 **2. Machinery:**

- 2734 a. While beyond a 100-mile radius of the **insured premises** when used in
2735 **custom farming**. When Option U – Custom Farmers Equipment is
2736 shown on **your** Information Page, this exclusion 2.a. does not apply to the
2737 specifically identified **machinery** listed with Option U.

2738
2739 **EXCLUSIONS – SECTION II**

2740 For the purposes of this Option, Exclusion 23. Is deleted and replaced with the
2741 following:

- 2742 **23. Bodily injury and property damage** arising out of **custom farming**;
2743 however, if the Information Page(s) shows Option L – Farm Liability
2744 Coverage, **custom farming** conducted in a 250-mile radius from the **insured**
2745 **premises** is covered.

2746
2747 **OPTION V – SPECIAL LOSS SETTLEMENT**

2748
2749 This Option applies only to **dwelling(s)** or other structures shown on the
2750 Information Page(s) listing Option V. In the event of a partial loss, except fire loss,
2751 to a covered **dwelling** or other structure, **we** will pay the percentage shown on the
2752 Information Page(s) opposite the covered property of the actual loss minus the
2753 deductible shown on the Information Page(s). In no event will the amount paid
2754 exceed the total amount of insurance shown on the Information Page(s) for the
2755 **dwelling** or other structure.

2756
2757 **OPTION W – REBUILDING CLAUSE**

2758
2759 This Option applies only to **dwelling(s)** or other structures shown on the
2760 Information Page(s) listing Option W. In the event of a loss, except fire to a
2761 covered **dwelling** or other structure, at **our** option, **we** will pay to **you** the actual
2762 cost of repairs, not to exceed 60% of the actual loss or 60% of the amount of
2763 insurance shown on the Information Page(s) for that **dwelling** or other structure,
2764 whichever is less. If the structure is repaired or replaced for the same use and
2765 occupancy within twelve (12) months of the date of loss, at or within 500 feet of
2766 the original site prior to the loss, **we** will pay 100% of the actual loss, not to
2767 exceed the amount of insurance shown on the Information Page(s) for that
2768 **dwelling** or other structure.

2769
2770 **OPTION X – ADDITIONAL INSURED – PREMISES ONLY**

2771
2772 The definition of **Insured** within this policy is broadened to include the person(s)
2773 shown under “Additional Insured – Premises Only” on the Information Page(s),
2774 their spouse, and family members residing in the same household. This extension
2775 of Section I coverage applies only with respect to property that is jointly owned by
2776 **you** and the additional insured. This extension of Section II coverage applies only

2777 with respect to the ownership, maintenance, or use of the **insured premises** or
2778 operations necessary to the **insured premises**.

2779 **OPTION Y – ADDITIONAL INSURED – GENERAL COVERAGE**

2780 The definition of **Insured** within this policy is broadened to include the person(s)
2781 shown under “Additional Insured – General Coverage” on the Information Page(s),
2782 their spouse, and family members residing in the same household.

2783 **OPTION Z – WEIGHT OF ICE, SNOW, OR SLEET**

2784 Subject to all restrictions, exclusions, and other terms in SECTION I of **your**
2785 policy, **we** cover sudden, accidental, and direct loss caused by weight of ice,
2786 snow, or sleet to other structure(s) listed on the Information Page(s); or property
2787 contained in the other structure(s), if the policy provides coverage for Coverage C
2788 – Personal Property.

2789 There is no coverage for a loss which occurs or is in progress within the first three
2790 (3) days of the original effective date of this Option.

2791 **OPTION AB – EQUINE BUSINESS LIABILITY COVERAGE**
2792 **COVERAGE FOR THE BOARDING OF HORSES OR HORSES IN THE CARE,**
2793 **CUSTODY, AND CONTROL OF AN INSURED**

2794 When Option AB is shown on the Information Page(s), the following definitions are
2795 added:

2796 **Equine** – means horses, donkeys, and mules.

2797 **Racing** – means the sport of engaging in contests of speed with **equine**.

2798 **Riding** – means to sit or travel on the back of **equine** while controlling or
2799 attempting to control the **equine’s** motions. Riding is not allowed by anyone
2800 without the consent or permission of the **insured**.

2801 **Training** – means the act or process of exercising, disciplining, or educating
2802 **equine** to ride or to cart.

2803 For purposes of this endorsement only, the term “**business** does not mean” in the
2804 Defined Words section has been expanded to include:

2805 3. **Riding** by others of boarded **equine**;

2806 4. Boarding or breeding of non-owned **equine**;

2807 5. Care, custody, and control of boarded **equine**;

2808 6. Judging or officiating **equine**-related competitions of events;

2809 7. Training **equine**.

2810 **INSURING AGREEMENT**

2811 **We** agree that coverage is provided for death, injury, and theft of **equine** in the
2812 care, custody, and control of an **insured**. Coverage is also extended to provide
2813 **bodily injury** and **property damage** for liability arising out of the use and
2814 occupancy of the described premises to board, breed, or train **equine**.

2815 This coverage is subject to the Annual Aggregate Limit and the Per **Equine** Limit
2816 shown in this endorsement. Also, this coverage is subject to all the exclusions
2817 and conditions otherwise applicable to Section II – Farm and Personal Liability
2818 unless amended by the terms of this endorsement.

2819 This coverage for the boarding of **equine** in the care, custody, and control of an
2820 **insured** applies only:

- 2831 1. To death, injury, or theft of **equine you** do not own in **your** care,
2832 custody, and control for which **you** are legally liable; and
2833 2. While the **equine** are at an **insured premises** or are temporarily in
2834 transit to or from an **insured premises** for purposes of breeding,
2835 veterinarian services, **training**, showing, or boarding and arising from
2836 the negligence of the **insured**.

2837 It is further agreed this insurance does not apply to:

- 2838 1. Mysterious disappearance of **equine**;
2839 2. Death, injury, or theft of **equine** caused by criminal, fraudulent, dishonest, or
2840 illegal acts, alone or in collusion with another, by:
2841 a. An **insured**;
2842 b. Others who have an interest in the **equine**;
2843 c. Others to whom **you** entrust the **equine**;
2844 d. Partners, officers, directors, trustees, or joint-venturers, or **your**
2845 members or managers if **you** are a limited liability company; or
2846 e. The **farm employee** of (a), (b), (c), or (d) above, whether or not they are
2847 at work. This exclusion does not apply to acts that result in the death or
2848 injury of **equine** by such **farm employee(s)** of (a), (b), (c), or (d) above,
2849 but **we** do not cover theft by such **farm employee**.
2850 3. Death, injury, or theft of **equine** used for any purpose not intended by the
2851 owner;
2852 4. Death, injury, or theft of **equine** due to seizure or destruction under
2853 quarantine, customs regulations, confiscation of contraband, or illegal
2854 transportation or trade;
2855 5. Death or injury of **equine** arising out of professional care or treatment
2856 by veterinarians, veterinary assistants, farriers, or any person providing
2857 veterinary care or medication;
2858 6. Liability assumed by an **insured** under a contract or agreement;
2859 7. Death, injury, or theft of **equine** that occurs in the course of transportation by
2860 air or water;
2861 8. Theft of **equine** due to unauthorized instructions to transfer **equine** to any
2862 person or to any place;
2863 9. Theft of **equine** due to voluntary parting with possession of **equine** if **you** or
2864 any other **insured** is induced to do so by trick, scheme, or device or through
2865 fraud or false pretense.
2866 This includes the acceptance of:
2867 a. Counterfeit money or fraudulent post office or express money orders;
2868 b. Checks or promissory notes that are not paid upon presentation; or
2869 c. Credit cards that are illegally obtained and/or used; or
2870 10. Loss of earnings or projected future income.

2872 EXCLUSIONS

2873 In addition to the exclusions in EXCLUSIONS – SECTION II of **your** policy
2874 **we** do not cover:

- 2875 • **Bodily injury** to any employee injured arising out of and in the course of
2876 employment for the **equine** activities.
2877 • **Bodily injury** or **property damage** arising from any stated or implied warranty
2878 associated with the products or services provided by the **equine** operations.
2879 • **Property damage** to products sold by the **equine** operations.
2880 • **Bodily injury** or **property damage** due to **equine** being ridden in any
2881 prearranged race or competitive speed contest, or preparation for a race or
2882 speed contest whether the race or speed test has ended before the **bodily**
2883 **injury** or **property damage** occurs.

- 2884 • **Bodily injury or property damage** arising out of hauling **equine** for hire;
2885 however, transportation incidental to boarding or breeding these boarded
2886 **equine** is covered.
- 2887 • **Bodily injury or property damage** for which the **insured** is obligated to pay
2888 as a result of giving **riding** lessons.
- 2889 • **Bodily injury** to any person who receives remuneration from the **insured**
2890 while practicing for or participating in any club meets, races, or other contests.
- 2891 • **Bodily injury or property damage** arising out of **riding** instruction, rental
2892 **equine**, or rodeos.
- 2893 • **Bodily injury or property damage** arising out of **equine** sales or auctions,
2894 veterinary stables, dude ranches, and **racin**g stables.
- 2895 • **Bodily injury or property damage** due to **equine** being ridden without
2896 the express permission of the named insured.

2897
2898 Exclusion #16 under EXCLUSIONS – SECTION II does not apply to
2899 coverage provided under Option AB – Equine Business Liability Coverage
2900 only.

2901 **AGGREGATE PER EQUINE LIMIT**

2902 An Annual Aggregate of \$25,000 is the most **we** will pay for death, injury, or
2903 theft of all **equine** for each consecutive 12-month period beginning with the
2904 inception date of this endorsement.

2905
2906 The Annual Aggregate limit also applies separately to any remaining policy
2907 period of less than 12 months.

2908
2909 A Per **Equine** Limit of \$5,000, subject to the Annual Aggregate Limit, is the
2910 most **we** will pay for the death, injury, or theft of a single **equine**.

2911
2912 Any insurance **we** provide under this coverage, shall be excess over
2913 any other similar collectible insurance, whether primary, excess, or
2914 contingent for non-owned **equine** under the care, custody, and control
2915 of the **insured**.

2916 **CONDITIONS – SECTION II**

2917 With respect to the coverage provided by this option, the following additional
2918 conditions are added:

2919 **NORMAL HEALTH**

2920 **You** agree that **equine** in **your** care, custody, and control are in normal
2921 health and are not receiving veterinary care for any illness, disease,
2922 lameness, injury or physical disability.

2923 **VETERINARY TREATMENT**

2924 If **equine** in **your** care, custody, and control are injured, **you** agree to
2925 immediately:

- 2926 1. Secure the services of a licensed veterinarian to treat the injury;
- 2927 2. To give the proper care to the **equine**; and
- 2928 3. To use every possible means to save the **equine**.

2929 Any expenses incurred in securing veterinary treatment and in giving
2930 proper care to the **equine** are solely **your** responsibility.

2931 **DEATH OF EQUINE**

2932 **You** agree to have two postmortem exams conducted by qualified veterinary
2933 surgeons immediately upon the event of death of **equine** in **your** care,
2934 custody, and control. Any postmortem or related expenses incurred are solely
2935 **your** responsibility.

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**OPTION AC – ACTUAL CASH VALUE ROOF DAMAGE
SETTLEMENT**

When Option AC – Actual Cash Value Roof Damage Settlement is shown on the Information Page(s), any covered loss to the roof of the **dwelling** or other structure listed on the Information Page(s), as having Option AC, will be on an Actual Cash Value (ACV) basis as stated in Conditions, Section I, paragraph 2.a.

2947
2948
2949

**OPTION AD – IDENTITY THEFT EXPENSE COVERAGE
AND RESOLUTION SERVICE**

2950

DEFINITIONS

2951 With respect to the Provisions of this endorsement only, the following definitions
2952 are added:

2953 **Identity Theft** – means the act of knowingly transferring or using, without lawful
2954 authority, a means of identification of an **insured** with the intent to commit, or to
2955 aid or abet another to commit, any unlawful activity that constitutes a violation of
2956 federal law or a felony under any applicable state or local law.

2957 **Advocate** – means a third party expert retained by **us** to help an **insured** to
2958 resolve the fraudulent use of their personal information and to restore it to pre-
2959 incident status. This help may include contacting credit reporting agencies, credit
2960 grantors, collection agencies, and governmental agencies. Such contacts will
2961 take place with the permission and cooperation of the **insured**.

2962 **Advocacy Service** – As an added value, Farm Bureau will provide access to
2963 **identity theft** resolution services by an **advocate** at no additional premium or
2964 cost to the policyholder. This service is not an insurance product and does not
2965 reimburse expenses or losses to the policyholder. This service will help victims
2966 to notify the appropriate authorities, track and monitor their credit files, and work
2967 with grantors of credit until the problem is resolved. Farm Bureau reserves the
2968 right to change the providers of these services at its sole discretion.

2969 **Account Takeover** - is defined as the use of another person's accounts by an
2970 unauthorized third party.

2971 **Proactive Inquiry** – is defined as the **insured** experiencing an event which places
2972 him or her at greater risk of **identity theft** including but not limited to lost or
2973 stolen wallet, stolen financial records, or receipt of a third party notice of security
2974 breach or database compromise.

2975
2976

Expenses – mean:

- 2977 1. Costs for notarizing affidavits or similar documents attesting to **identity theft**
2978 required by financial institutions or similar credit grantors or credit agencies.
2979 2. Costs for certified mail to law enforcement agencies, credit agencies, financial
2980 institutions, or similar credit grantors related to **identity theft**.
2981 3. Lost income resulting from time taken off work to complete **identity theft**
2982 affidavits, meet with or talk to law enforcement agencies, credit agencies,
2983 and/or legal counsel related to same, up to a maximum payment of \$200 per
2984 day. Total payment for all lost income under this coverage is not to exceed
2985 \$5,000.
2986 4. Loan application fees for re-applying for a loan or loans when the original
2987 application is rejected solely because the lender received incorrect credit
2988 information due to **identity theft**.
2989 5. Reasonable attorney fees incurred as a result of **identity theft** to;
2990 a. Defend lawsuits brought against an **insured** by merchants,
2991 financial institutions, or their collection agencies;

- 2992 b. Remove any criminal or civil judgments wrongly entered against an
2993 **insured**; and
2994 c. Challenge the accuracy or completeness of any information in a consumer
2995 credit report.
2996 6. Charges incurred for long distance telephone calls to merchants, law
2997 enforcement agencies, financial institutions or similar credit grantors, or credit
2998 agencies to report or discuss an actual **identity theft**.
2999

IDENTITY THEFT EXPENSE COVERAGE AND RESOLUTION SERVICE

3000 **We** will provide **advocacy service** and **identity theft** expense reimbursement
3001 coverage provided:

- 3002 1. The **insured** has experienced an **identity theft**; and
3003 2. Such **identity theft** is first discovered by the **insured** during the policy period
3004 for which the Identity Theft Expense Coverage and Resolution Service applies;
3005 and
3006 3. Such **identity theft** is reported to **us** within 60 days after it is first discovered
3007 by **you**. Failure of the **insured** to report identity theft and to provide the
3008 information requested concerning such identity theft within 60 days of **our**
3009 request may result in the denial of any insurance coverage otherwise available
3010 if we can establish that **our** rights have been prejudiced by the lack of such
3011 notice.
3012

3013 **We** do not warrant that **our** services or coverage will end, resolve, or solve all
3014 problems associated with an **identity theft**. **We** do not warrant that **our** services
3015 or coverage will prevent future **identity theft**.
3016

LIMITS OF LIABILITY FOR THIS COVERAGE

Identity Theft Expense Reimbursement Coverage

3017 **We** will pay up to \$25,000 for necessary and reasonable **expenses** incurred by an
3018 **insured** as the direct result of any one **identity theft** just discovered or learned of
3019 during the policy period provided the **insured** utilizes the advocacy-guided
3020 resolution services part of this coverage.
3021
3022

3023 Any acts or series of acts committed by one or more persons, or in which such
3024 person or persons are aiding or abetting others against an **insured**, is considered
3025 to be one **identity theft**, even if a series of acts continues into a subsequent policy
3026 period.
3027

3028 This coverage is additional insurance. No deductible applies to this coverage.
3029

Advocacy Service

3030 This service is available as needed for any one **identity theft** for up to twelve (12)
3031 consecutive months from the inception of service. Expenses **we** incur to provide
3032 **advocacy service** do not reduce the limit of liability available for Identity Theft
3033 Expense Reimbursement Coverage.
3034

3035 No deductible applies to this service. This service is available for **account**
3036 **takeover**, **identity theft**, and/or **proactive inquiry**.
3037

EXCLUSIONS

3038 In addition to all other exclusions in **your** policy, the following exclusions apply to
3039 this coverage:
3040

3041 **We** do not cover:

- 3042 • **Identity theft** loss arising out of or in connection with a **business**.
- 3043 • **Identity theft** loss of a professional or **business** identity.

- 3044 • **Expenses** incurred due to any fraudulent, dishonest, or criminal act by an
3045 **insured**, or any person aiding or abetting an **insured**, or by any authorized
3046 representative of an **insured**, whether acting alone or in collusion with others.
- 3047 • Loss other than **expenses**.
- 3048 • An **identity theft** by or with the knowledge of any relative or former relative of
3049 the **insured** unless the **insured** is willing to file a police report and FTC
3050 Affidavit and will cooperate with prosecutorial action against the perpetrator.
- 3051 • An **identity theft** first discovered by the **insured** prior to or after the period for
3052 which this coverage applies.
- 3053 • An **identity theft** that is not reported to the police.
- 3054 • **Identity theft** loss presented by a **farm employee**.
- 3055 • **Identity theft** loss to individuals and entities shown as **additional insureds**.
- 3056

3057 COVERAGE UNDER TWO OR MORE PARTS

3058 If **we** provide an **insured** with **advocacy service**, **we** reserve the right to review,
3059 limit, reduce and/or possibly deny a claim for Identity Theft Expense
3060 reimbursement coverage arising from the same event.

3061 COMPUTER SECURITY

3062 Each **insured** has the responsibility to use and maintain security for his/her
3063 computer system. This includes the use of personal firewalls and anti-virus
3064 software. This includes the proper disposal of used diskettes, CDs, hard drives,
3065 and other media used for storage of data and records.

3066 ADDITIONAL CONDITION

3067 The following condition is added to **your** policy with respect to coverage provided
3068 by this option:

- 3071 • What **you** shall do in case of loss;
3072 The following is added:
3073 Send to **us**, within sixty (60) days after **our** request, receipts, bills, or other
3074 records that support **your** claim for **expenses** under **identity theft** coverage.
3075 Failure of the **insured** to provide the information within the specified time
3076 period may result in the denial of any insurance coverage otherwise available if
3077 **we** can establish that **our** rights have been prejudiced by the lack of such
3078 notice.

3079 All definitions, duties, exclusions, limitations, general provisions, and
3080 conditions in **your** policy apply unless specifically modified by this Option.

3081 **OPTION AE – REDUCING PROPERTY DEDUCTIBLE**

3082 **You** have this coverage if Option AE – Reducing Property Deductible is shown on
3083 the Information Page(s) and the appropriate premium is paid. All definitions,
3084 duties, general agreements, conditions, and provisions in the policy apply unless
3085 specifically modified by the language in this endorsement.

3086 The deductible amounts shown on the Information Page(s) for Coverage A –
3087 Dwelling, Coverage B – Other Structures, Coverage C – Personal Property and
3088 Coverage E – Farm Personal Property will be reduced by \$100 after the policy
3089 has been continuously in effect for twelve (12) months provided that no loss
3090 payment of any kind has been made by us during this twelve (12) month period.
3091 A further reduction of \$100 of the deductible amount will be given for each
3092 consecutive twelve (12) month policy period where no loss payment is made,
3093
3094
3095
3096

3097 effective beginning at 12:01 a.m. on the next anniversary date following such
3098 period. In no event will the deductible be less than zero for any coverage part.
3099

3100 In the event of any loss payment by **us**, the deductible originally shown on the
3101 Information Page(s) will be reinstated with respect to any subsequent loss(es) at
3102 the next renewal date.
3103

3104 If two or more of the following coverages are involved in any one loss, only the
3105 largest applicable deductible will be applied: Coverage A – Dwelling, Coverage B
3106 – Other Structures, Coverage C – Personal Property, or Coverage E – Farm
3107 Personal Property.
3108

3109 **OPTION AF – ELITE COVERAGE**

3110 Nothing contained within any of the following will vary, alter, or extend any of the
3111 provisions of **your** policy. All definitions, duties, general provisions, and conditions
3112 apply unless specifically modified by the language below or the specific Option.
3113
3114

3115 Option AE – Reducing Property Deductible and Option AD – Identity Fraud
3116 Expense Coverage and Resolution Service are hereby added and included as part
3117 of the Option AF – Elite Coverage.
3118

3119 The following Limitations on Personal Property Coverage, Section I, are increased
3120 and amended to read:

- 3121 3. \$2,500 on securities, stamps, tickets, accounts, deeds, evidence of debt,
3122 passports, manuscripts, unpublished works, and other valuable papers, drafts,
3123 cashiers' checks, travelers' checks, certified checks, official checks, checks,
3124 certificates of deposit, and notes other than bank notes including negotiable
3125 orders of withdrawals.
- 3126 4. \$1,500 per item, maximum of \$5,000 per **occurrence** on jewelry, watches,
3127 precious and semi-precious stones, gems, and furs.
- 3128 10. \$5,000 due to theft of credit card or fund transfer card or loss due to check
3129 forgery.
- 3130 15. \$1,000 on collector cards.
- 3131 16. \$1,000 on comic books.

3132 These limitations do not increase the amount of insurance for Coverage C –
3133 Personal Property shown on the Information Page(s). Each limit is the total limit
3134 per **occurrence** for all property in that category.
3135

3136 The following Supplemental Coverages – Section I are increased and
3137 amended as follows:
3138

- 3139 4. Trees, Plants, Shrubs, Fences, and Lawn: The limit for any one tree, shrub, or
3140 plant is increased from \$500 to \$1,000.
- 3141 7. Outdoor Antennas: The per **occurrence** limit for loss is increased from \$500
3142 to \$1,000.

3143 The following Supplementary Coverage – Section I is hereby added;
3144

3145 12. Lock Replacement Coverage

3146 **We** will pay up to \$1,000 for the actual cost incurred to replace or re-key
3147 exterior **dwelling** door locks when the exterior door keys or automatic garage
3148 door controller(s) are stolen in a covered theft. No deductible applies to Lock
3149 Replacement Coverage.

3150 These Supplementary Coverages do not increase any amount of insurance stated
3151 in this policy or shown on the Information Page(s). Each coverage is subject to
3152 this policy's deductible except where otherwise stated.
3153

3154 Under the Additional Coverage section of Liability Coverages – Section II:
3155 The per **occurrence** limit for **property damage** to property owned by others
3156 under paragraph 1. DAMAGE TO PROPERTY OF OTHERS is increased from
3157 \$1,000 to \$2,000.
3158

3159 **OPTION AG – INCREASE RENTERS BUILDING ADDITIONS AND**
3160 **ALTERATIONS**

3161
3162 The amount of insurance for Renters Building Additions and Alterations is
3163 increased to the amount shown on the Information Page(s) for Option AG.
3164

3165 **OPTION AH – CONDOMINIUM OWNERS ADDITIONS AND ALTERATIONS**

3166
3167 The amount of insurance for Condominium Owners Additions and Alterations is
3168 increased to the amount shown on the Information Page(s) for Option AH.
3169

3170 **OPTION AJ – FLAT ROOF RESTRICTION**

3171
3172 When Option AJ is shown on the Information Page(s) the following section of the
3173 policy is amended as follows:

3174 SECTION I

3175 GENERAL EXCLUSIONS – APPLICABLE TO ALL LEVELS OF PROTECTION

3176
3177 23. Water damage, meaning: (Sub-paragraph d. is added)

3178
3179 d. Water, rain, ice, sleet or snow which exerts pressure on, or flows, seeps
3180 or leaks through any portion of any flat roof, or where any wall, roof,
3181 chimney, or other part or portion of the building, adjoins the flat roof,
3182 unless the direct force of a Level I peril creates an opening through which
3183 water enters. Any roof or portion of any roof will be considered a flat roof
3184 if it has a pitch of 2/12 or less.
3185

3186 Except for the addition of sub-paragraph d. to exclusion 23. as noted above in this
3187 option, all other terms of exclusion 23. in SECTION I - GENERAL EXCLUSIONS
3188 – APPLICABLE TO ALL LEVELS OF PROTECTION of **your** policy remain the
3189 same.
3190

3191 **OPTION AN – INCREASED LIMITS FOR FARMING EXPOSURES**
3192 **NOT CONSIDERED POLLUTION**

3193
3194 **You** have this coverage if Option AN and Option L are shown on the
3195 Information Page(s) of **your** policy.
3196

3197 **Increased Limits for Farming Exposures Not Considered Pollution**

3198
3199 This Option Increases the Limits of Liability for Farming Exposures Not
3200 Considered Pollution in Option L.

3201 **Farming Exposures Not Considered Pollution**
3202

3203 Covered claims made and suits brought under Option L for **bodily injury** and/or
3204 **property damage** arising from traditional farming practices of raising crops
3205 and/or **livestock** including, but not limited to those covered claims made and
3206 suits brought for:
3207 a. **bodily injury** and/or **property damage** as a result of **livestock** waste run-
3208 off or spills; and/or
3209 b. **bodily injury** and/or **property damage** as a result of dust, noise,
3210 unsightliness, odor from **livestock** or **livestock** waste or other nuisance
3211 claim(s) whether the nuisance is temporary or permanent;
3212 will not be considered pollution.
3213

3214 The limit of liability for all these type of non-pollution claims made, and suits
3215 brought, for covered losses arising out of any one **occurrence** will not exceed the
3216 limit of liability shown for Coverage F on **your** Information Page for any one
3217 **occurrence** nor the amount of the aggregate limit of liability shown on **your**
3218 Information Page for all damages covered by this Option from all **occurrences**
3219 during the 12 month policy period shown on **your** Information Page.
3220

3221 This provision will not increase **our** total limit of liability for Section II liability. This
3222 is not an additional amount of coverage.
3223

3224
3225 **Farm Bureau Town & Country Insurance Company of Missouri**
3226 **MISSOURI PROPERTY AND CASUALTY INSURANCE**
3227 **GUARANTY ASSOCIATION COVERAGE LIMITATION ENDORSEMENT**
3228

3229 1. Subject to the provisions of the Missouri Property and Casualty Insurance
3230 Guaranty Association Act (to be referred to as the Act), if **we** are a member of
3231 the Missouri Property and Casualty Insurance Guaranty Association (to be
3232 referred to as the Association), the Association will pay claims covered under
3233 the Act if **we** become insolvent.
3234

3235 **2. LIMITATIONS OF COVERAGE**

3236 The Act contains various exclusions, conditions, and limitations that govern a
3237 claimant's eligibility to collect payment from the Association and affect the
3238 amount of any payment. The following limitations apply subject to all other
3239 provisions of this Act.

3240 a. Claims covered by the Association do not include a claim by or against an
3241 "insured" of any insolvent insurer, if that "insured" has a net worth of more
3242 than \$25 million on the later of the end of the insured's most recent fiscal
3243 year of the December thirty-first of the year next preceding the date the
3244 insurer becomes an insolvent insurer.

3245 b. Payments made by the Association for covered claims will include only
3246 the amount of each claim which is less than \$300,000.

3247 However, the Association will not:

3248 (1) Pay an amount in excess of the applicable limit of liability of the
3249 policy from which a claim arises, or

3249 (2) Return any unearned premium to an "insured" in excess of \$25,000.

3250 These limitations have no effect on the coverage **we** will provide under this
3251 policy.

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Reserved for future use.

The following information is not part of your policy but is provided for your information:

To report a claim:

Call our Claims Call Center, available 24 hours a day, seven days a week:

1-800-922-4632

Contact your Missouri Farm Bureau Agent

File a claim online at: www.mofbinsurance.com

For other customer service needs, please contact your local Missouri Farm Bureau Agent or Customer Support at 1-800-922-4632

See your local Missouri Farm Bureau Insurance Agent or visit www.mofbinsurance.com for more information about these products, offered by Missouri Farm Bureau Insurance:

Property Insurance for Farms, Homes, Mobile Homes and Condos

Personal Property Insurance

Personal Liability Insurance

Farm Liability Insurance

Private Passenger Auto Insurance

Commercial Liability Insurance

Commercial Property Insurance

Commercial Auto Insurance

Boat Insurance

Umbrella Liability Insurance

Life Insurance

Health Insurance