

Exclusion
Vacant/Unoccupied Structures

Except to the extent that coverage is available to the **INSURED** by a Farm Bureau Town and Country Insurance Company of Missouri Protector policy or a Farm Bureau New Horizons Insurance Company of Missouri Flexguard policy, this policy does not apply to **DAMAGES** due to **PERSONAL INJURY** or **PROPERTY DAMAGE** arising directly or indirectly caused by, arising out of, contributed to, or aggravated by vacant or unoccupied structures.

All other terms, conditions, exclusions of the policy apply.