FARMOWNERS' INCREASED COVERAGE

WHAT *WE* COVER

In addition to any coverage shown on:

1. the Declarations page,
2. the Supplemental Declarations page,
3. the General Policy Provisions, or
4. any other coverage attached to ***your*** policy,

for an additional premium, ***we*** provide the following coverages or extensions of coverage subject to the ***terms*** contained in the policy.

COVERAGE C-PERSONAL PROPERTY

Limitations on Certain Property is deleted and replaced by the following:

5. **Limitations on Certain Property**—These special limits do not increase the Coverage C limit of liability. The special limit for each category below is the total limit per ***occurrence*** for all property in that category:
   a) $200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins, medals and numismatic property;
   b) $1,000 on securities, commercial paper, stamps, philatelic property, tickets, accounts, deeds, evidence of debt, passports, manuscripts, unpublished works and other valuable papers; (Commercial paper means drafts, checks, certificates of deposit and notes other than bank notes, including negotiable orders of withdrawal)
   c) $1,000 for loss by theft of jewelry, watches, precious and semi-precious stones, gems and furs, **BUT** not exceeding $500 for any one article;
   d) $2,000 for loss by theft of guns and gun accessories;
   e) $1,000 on watercraft including their trailers, equipment, accessories and outboard motors;
   f) $2,500 for loss by theft of silverware, goldware, pewterware and items plated with gold or silver. ***We*** pay no more than $500 on any one item;
   g) $5,000 on ***motorized vehicles*** used exclusively to service the ***insured premises*** and not designed or licensed for use on public roads;
   h) $1,000 on grave markers;

   The following property is covered only while on the ***insured premises*** and is limited to the amounts stated:
   i) $500 on ***business*** property of any ***insured;*** or
   j) $1,000 on dismounted camper bodies and trailers not used with watercraft.

REFRIGERATED FOOD PRODUCTS

We cover loss to contents of a freezer or refrigerator unit located in the residence covered under Coverage A/Coverage B as described on the Declarations page. ***We*** pay no more than $500. The covered contents must be owned by ***you***. The loss must be caused by change in temperature resulting from:

1. interruption of electrical service to refrigeration equipment. The interruption must be caused by damage to the generating or transmission equipment.
2. mechanical or electrical breakdown of the refrigeration system.

You must maintain the refrigeration equipment in proper working condition.
No deductible applies to refrigerated food products.