CAUSES OF LOSS SECTION-COVERAGES E, F and G
(Standard Form)

Refer to Supplemental Declarations if information is not shown on this form.
The coverage under this endorsement is subject to the ***terms*** contained in the General Policy Provisions. This form applies only where noted on form ML-300, ML-303, Declarations or Supplemental Declarations.

COVERED CAUSES OF LOSS

We insure against direct physical loss to covered property caused by the following causes of loss:

1. **Fire or Lightning**-this does not cover loss:
   a. resulting from any electrical injury or disturbance to electrical appliances, devices, fixtures or wiring caused by electrical currents artificially generated. If fire ensues, ***we*** will only pay for the loss caused by such fire.
   b. by fire to the contents of a tobacco shed or barn while tobacco is being cured or dried by fire and for a period of five days following the completion of such firing.
2. **Explosion**-this does not cover loss:
   a. caused by explosion of steam boilers, steam pipes, steam turbines or steam engines, if owned, leased by or operated under ***your*** control;
   b. shock waves known as sonic boom when caused by aircraft;
   c. electric arcing;
   d. rupture or bursting of rotating or moving parts of machinery by centrifugal force or mechanical breakdown;
   e. water hammer;
   f. rupture or bursting of water pipes;
   g. rupture, bursting or operation of pressure relief devices; or
   h. rupture or bursting due to expansion or swelling of the contents of any building or structure, caused by or resulting from water.
3. **Windstorm or Hail**-this does not cover loss:
   a. caused directly or indirectly by ice (other than hail), snow or sleet, all whether wind driven or not;
   b. caused by dust, rain, sand, sleet, snow or water to the interior of a building or the property inside, unless these elements enter through an opening in the roof or walls resulting from damage caused by the direct force of wind or hail;
   c. to watercraft (excepting rowboats and canoes on the ***insured premises***) including their trailers, accessories, equipment and outboard motors unless such property is inside a fully enclosed building;
   d. to ***your farm animals*** or ***poultry*** caused by fright, smothering, freezing, drowning or miring in bodies of water or ditches or running into fences or other barriers as a consequence of blizzard, tornado or hailstorm conditions; or
   e. to produce or farm products in the open, outside of a building.
4. **Riot or Civil Commotion**-this also covers loss caused by:
   a. looting occurring during a riot and taking place at the scene of the riot; and
   b. damage to covered ***farm structures*** caused by striking employees while they are occupying covered buildings.
5. **Aircraft**-means only direct loss from actual physical contact of an aircraft, or any object falling from it, with the covered property. The aircraft cause of loss does not cover loss by any herbicide, pesticide, fungicide, fertilizer or similar agricultural products released or discharged from any aircraft.
6. **Vehicles**-means only direct loss from actual physical contact of a vehicle with the covered property. The vehicle cause of loss does not cover loss caused by a vehicle owned or operated by an ***insured*** or an occupant of the ***farm premises*** to:
   a. ***your farm animals***; or
   b. ***your*** fences, driveways or walkways.
7. **Sudden and Accidental Damages from Smoke**-means the sudden and unexpected discharge of smoke from a heating or cooking device on the ***farm premises***. This cause of loss does not cover loss caused by:
   a. smoke from agricultural smudging operations;
   b. smoke from industrial operations; or
   c. smoke from fireplaces.

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8. **Vandalism**-means only the willful or malicious infliction of damage to covered property. The vandalism cause of loss does not apply to loss if the ***farm premises*** are vacant for 30 or more consecutive days immediately before any loss.
   However, a residence under construction is not considered vacant.
9. **Theft**-means any act of stealing, including attempted theft and loss of property from a known place under conditions that presume a theft. The theft cause of loss does not apply to loss:
   a. caused by ***you***;
   b. from a ***farm structure*** under construction, including materials and supplies intended for its construction, until the ***farm structure*** is completed and occupied for its intended use;
   c. by theft from any credit or debit card;
   d. substantiated only by an inventory computation or for escape, straying or other unverified loss; and
   e. caused by voluntary parting with ***your*** covered property when fraudulently induced by trick, sham or other fraudulent device.
10. **Sinkhole Collapse**-means loss caused by the sudden collapse or settlement of the earth supporting the covered property. The sudden collapse or settlement of the earth must result from subterranean voids created by the action of water on limestone or similar rock formations. ***We*** do not pay any part of any loss of the value of the land or the cost to fill or otherwise remediate any sinkhole.
11. **Volcanic Action**-means damage caused by volcanic action. The volcanic action cause of loss includes loss by:
    a. airborne volcanic blast or shock waves;
    b. ash, dust or particulate matter; or
    c. pyroclastic flows or lava flows.
    These additional provisions apply to the volcanic action cause of loss:
    a. all eruptions occurring within a 72 hour period shall constitute a single ***occurrence***; and
    b. ***we*** do not pay for removal of ash, dust or particulate matter unless it causes physical loss to covered property.
12. **Earthquake Loss to *Farm Animals***-means death or necessary immediate destruction of ***your farm animals*** caused by shaking, trembling or cleaving of the earth from volcanic or tectonic actions.
13. **Flood Loss to *Farm Animals***-means death or necessary immediate destruction of ***your farm animals*** caused by or resulting from the sudden inundation of normally dry land areas by flood, surface waters, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether wind driven or not.
14. **Collision**-means the collision or overturn of ***your*** farm machinery or the loss of ***your farm animals*** or other covered property caused by the collision or overturn of a conveying vehicle. Collision of covered machinery or other covered property means accidental overturn or impact with another object. Collision does not cover loss or damage:
    a. to tires or tubes which are a part of the covered machinery unless co-incident with other covered loss;
    b. caused by impact with the roadbed or the ground unless such impact causes the machinery to overturn;
    c. caused by impact with a tractor, or other implement, while being attached, detached or being towed;
    d. caused by the intake of a stone or other foreign object into the machinery during operation; and
    e. caused by the use of such equipment in practice for or participation in any speed, pulling, pushing or other similar contest or exhibition.
    Collision of covered ***farm animals*** means death or necessary immediate destruction of ***your farm animals*** as a result of the collision or overturn of a vehicle transporting them.
15. **Electrocution of Covered *Farm Animals***-means the accidental electrocution or electrical shock injury caused by artificially generated electrical currents resulting in death or necessary immediate destruction of one or more of ***your*** covered ***farm animals***.

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