BLIZZARD COVERAGE-FARM ANIMALS

Refer to the Supplemental Declarations if information is not shown on this form.
For an additional premium, ***we*** provide coverage under this endorsement subject to the ***terms*** contained in the General Policy Provisions.

Amount of Insurance $ _____

Under Coverage E-Scheduled Farm Personal Property and/or Coverage G-Unscheduled Farm Personal Property, ***we*** cover death or the necessary immediate destruction of ***farm animals*** caused by freezing or smothering in blizzards or snowstorms.
We do not cover death of ***farm animals***:

1. while inside fully enclosed buildings unless the direct force of the wind first causes damage to the exterior walls, windows or roof creating an opening in the walls, windows or roof of such buildings; or
2. caused by freezing or smothering in or under strawstacks or haystacks.

CO-INSURANCE CLAUSE
The amount of insurance for ***farm animals*** covered under this endorsement shall be the smaller of:

1. the proportion of the loss which the amount of insurance under this endorsement bears to 80% of the actual cash value of all ***farm animals*** covered under this endorsement at the time of loss; or
2. the proportion of the loss that this insurance bears to the total insurance covering the loss.

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