FARM EXTENDER ENDORSEMENT

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 added coverage or extensions of coverage subject to the ***terms*** contained in the policy. These coverage extensions apply only as excess over other coverage contained in ***your*** policy.

SPECIAL PROVISIONS

1. **Scheduled Property**:
   Unless otherwise stated, these coverage extensions only apply to the premises located at:

2. **Basis of Loss Payment**:
   Unless otherwise stated in this endorsement, losses will be adjusted on an actual cash value basis.
3. **Deductible**:
   From each claim for loss or damage in a single ***occurrence***, ***we*** will deduct $ _____.

PROPERTY COVERAGE EXTENSIONS

Additional Debris Removal

We pay up to $5,000, as an additional amount, only when the sum of the necessary expense of removal of covered debris of the scheduled property and the covered property loss exceeds the amount of insurance applicable on ***your*** policy.
We do not pay any costs incurred in extracting or removing pollutants or contaminants from the ground or water nor do ***we*** pay any costs incurred in replacing contaminated or polluted ground or water**.**

Barn Glass Coverage

We pay up to $500 in any one occurrence for breakage of glass that is part of the barn scheduled in this endorsement.
We do not pay for loss or damage to:

1. neon tubing attached to the barn.
2. any glass if the barn has been vacant or unoccupied beyond a period of sixty (60) consecutive days immediately prior to the loss.

Borrowed, Rented or Leased Farm Machinery, Vehicles and Equipment

We pay up to $10,000 for covered loss or damage to any farm machinery, vehicles and equipment used in ***your*** farming operation and in which *you* have no interest as owner or lienholder, but, which are in ***your*** care, custody or control.
This extension does not include ***motor vehicles*** (other than wagons and trailers designed for farming purposes and used principally on farm premises), camper bodies, watercraft, aircraft, their equipment, tires and parts; dealers' demonstration machinery, vehicles and equipment. Losses must be caused by ***specified causes of loss***.
This shall be excess insurance over any other valid and collectible insurance available to the owner of such borrowed farm machinery, vehicles or equipment**.**

Buildings - New Construction

We pay up to $25,000 for covered losses to ***your*** farm buildings or structures being newly constructed on ***your*** premises. This coverage applies only for thirty (30) days after construction is started, but not beyond the expiration of the policy. This coverage does not apply to any building otherwise covered by this or other insurance. Losses must be caused by ***specified causes of loss***.

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Damage to Farm Buildings Caused by Farm Machinery and Equipment

We pay up to $10,000 for direct loss or damage to farm barns, buildings, structures and additional dwellings covered under Coverage F. caused by direct physical impact by farm machinery and equipment.
This extension also applies to machinery and equipment being operated by an occupant of the premises.

Emergency Removal of Produce

We pay up to $500 for expenses ***you*** incur for the removal of produce from a covered building when such removal is necessary to prevent fire from spontaneous combustion.

Fallen Silo Unloader

We pay up to $2,000 for direct physical loss to a silo unloader on ***your*** premises that occurs as a result of the silo unloader falling. This does not cover loss to the silo unloader cable or tripod.

Farm *Extra Expense*

We pay up to $500 per month for a period not to exceed three (3) months for ***your*** necessary ***extra expense*** incurred as a result of a covered loss to a scheduled barn on ***your*** premises. This extension applies only during the reasonable and necessary time required to repair, rebuild or replace the damaged building.
Extra expense means the excess of cost incurred during the time of restoration, chargeable to ***your*** farming operations over and above the cost that normally would have been incurred had no loss or damage occurred.

Farm Loss of Earnings

We pay up to $1,000 per month for a period not to exceed three (3) months for ***your*** actual loss of earnings resulting from a covered loss to the scheduled barn.
Earnings means monetary income from farming operations less the cost of:

1. supplies, feeds and other materials consumed in the production of farming income;
2. property purchased by ***you*** for resale;
3. farming services ***you*** purchase (other than employment) which do not continue under contract; and
4. payroll which does not continue.

Farm Machinery and Equipment Rental Reimbursement

We pay up to $100 per day for a period not to exceed ten (10) days for necessary expenses ***you*** incur for rental of substitute farm machinery or equipment to continue normal operations disrupted by a direct covered loss to machinery or equipment. ***You*** must use all reasonable means to avoid or reduce loss under this coverage.

Farm Operations Records Expenses

We pay up to $1,000 for expense ***you*** incur to reproduce, replace or restore ***your*** farm operations records including necessary research to obtain data. The loss of records must be caused directly by ***specified causes of loss***.
Financial documents are covered only as records and not for any monetary or face value.
Farm operations records are books of account, manuscripts, abstracts, drawings, card index systems and other records pertaining to the operation of the farm.

Farm Signs and Decorative Fences

We pay up to $2,000 for direct loss to free standing farm signs and decorative fences located on ***your*** premises caused by ***specified causes of loss***.

Increased Special Limits - Coverage C

The special limits under Property Coverage - Coverage C - Personal Property are increased to the amounts shown below:

1. ***We*** pay up to $2,000 for loss by theft of jewelry, watches, precious and semi-precious stones, gems and furs.
2. ***We*** pay up to $2,000 for loss by theft of guns and items related to guns, but not exceeding $1,000 for any one gun.
3. ***We*** pay up to $2,000 for loss by theft of silverware, goldware, pewterware and items plated with gold or silver.

Outdoor Power and Light Equipment

We pay up to $2,000 for direct loss to ***your*** private power and light poles, including attached electrical boxes and outside wiring, located on ***your*** premises caused by ***specified causes of loss***.

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Refrigerated Food Products

We pay up $500 for loss to contents of a freezer or refrigerator on ***your*** premises. The contents must be owned by ***you*** and the loss must be caused by change in temperature resulting from:

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

Refrigerated Milk Spoilage

We pay up to $500 for loss to contents of a bulk milk tank on ***your*** premises. The contents must be owned by ***you***. The loss must be caused by a change in temperature resulting from:

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

You must maintain the refrigeration equipment in proper working condition.

Silo Collapse

We pay up to $25,000 for direct physical loss to the scheduled barn caused by an attached or adjacent silo collapsing on to it.

Sump Pump/Sewer Backup

We pay up to $2,000 for direct loss to Coverage A - Residence and Coverage C - Personal Property caused by the back up of water:

1. through sewers or drains; and
2. through sump pump basins caused by failure of sump pump operations.

We do not pay for generalized or localized flooding resulting from excess runoff or overflow of streams, rivers or other bodies of water.

Transit Coverage - Coverage C - Personal Property

We pay up to $2,000 for direct loss to household personal property in transit caused by collision, overturn or derailment of the conveying vehicle.

Transit Coverage - Coverage E - Farm Personal Property

We pay up to $2,000 for direct physical loss to farm personal property in the process of being loaded for transport, being transported or being unloaded after transport. ***You*** must use reasonable care in loading, unloading and securing the covered property.

Under this coverage, ***we*** do not cover loss:

1. to any property located more than 100 miles from ***your*** premises after it has been located more than 100 miles from ***your*** premises for ten (10) consecutive days;
2. to livestock except by accident which causes death or makes death necessary;
3. caused by breakage, shifting of load, bending, denting, chipping, marring or scratching unless caused by fire, lightning, windstorm, flood, explosion, collision, derailment or overturn;
4. caused by dishonesty of any ***insured*** or any employee of any ***insured***; or
5. to any property while being transported by any common or contract carrier.

LIABILITY COVERAGE EXTENSIONS

Coverage L is extended to include coverage for personal injury. Personal injury means damages for which an ***insured*** is legally liable caused by false arrest, false imprisonment, wrongful eviction, wrongful entry, wrongful detention, malicious prosecution, misrepresentation, libel, slander, defamation of character or invasion of privacy.

This insurance does not apply to personal injury:

1. resulting from liability ***you*** assume under any contract or agreement;
2. resulting from the willful violation of a law or ordinance by, at the direction of or with the consent of an ***insured***;
3. to a person resulting from an offense directly or indirectly related to the person's employment by an ***insured***;
4. caused by a publication, statement or act by, at the direction of, or with the consent of an ***insured*** before the effective date of this insurance;
5. caused by a publication or statement made by, at the direction of, or with the consent of an ***insured*** if the ***insured*** knew or had reason to believe that the publication or statement was false;

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6. resulting from business activities of an ***insured***. (this exclusion does not apply in conjunction with business pursuits which are ordinarily considered non-business in nature); or
7. arising from civic duties performed for pay by an ***insured***.

Custom Farming Coverage*:*

Coverage L and Coverage M are extended to include the custom farming activities of any ***insured***. Custom farming means farming activities undertaken for others under a contract and includes the use of farm tractors, farm trailers, implements, draft animals and other farm machinery (other than motor vehicles) used in performing the work. This coverage is provided until the receipts from Custom Farming exceed $3,500 during the policy period.

All other ***terms*** and conditions of ***your*** policy remain unchanged.

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