CAUSES OF LOSS SECTION-COVERAGES E AND/OR G
(Special 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, Declarations or Supplemental Declarations.

COVERED CAUSES OF LOSS

We insure the farm personal property against covered causes of loss. Covered causes of loss means risks of direct physical loss except as excluded or limited.

WHAT *WE* DO NOT PAY FOR

In addition to the exclusions contained in the General Policy Provisions, the following exclusions also apply:

1. ***We*** **do not pay for loss or damage**:
   a. by deterioration, wear and tear, inherent vice, corrosion, erosion, wet rot, dry rot, smog, weathering or damage due to repairing, refinishing or while being worked on, unless fire ensues and then only for the loss or damage by such ensuing fire; or
   b. by mechanical or electrical breakdown of machinery and equipment;
2. **Theft**-***We*** do not pay for theft or attempted theft while the ***farm premises*** are vacant for 30 or more consecutive days immediately before the loss.
3. **Vandalism and Malicious Mischief or Glass Breakage**-***We*** do not pay for loss caused by vandalism, malicious mischief or breakage of glass or other glazing materials while the ***farm premises*** are vacant for 30 or more consecutive days immediately before the loss.
4. **Birds, Vermin, Rodents, Insects or Domestic Animals**-***We*** do not pay for loss caused by birds, vermin, rodents, insects or domestic animals. ***We*** pay for loss or damage by domestic animals other than those domestic animals owned or kept by an ***insured***.
5. **Smoke**-***We*** do not pay for damage caused by smoke from agricultural smudging or industrial operations.

We pay for direct loss by fire, explosion or smoke (not otherwise excluded) which results from any of the above.

WHAT *WE* PAY FOR

Our amount of insurance-***We*** pay the lesser of the following amounts for each covered item:

1. the applicable amount of insurance;
2. the extent of ***your*** insurable interest in the property;
3. the replacement cost of the property when applicable in ***your*** policy;
4. the amount computed after application of the deductible or other limitation applying to the loss; or
5. the full cost to repair or replace the property.

All other ***terms*** and conditions remain unchanged.

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