ADDITIONAL POLICY PROVISIONS FOR COVERAGE E AND COVERAGE F
COVERAGE E-SCHEDULED FARM PERSONAL PROPERTY
COVERAGE F-FARM ~~BARNS, BUILDINGS,~~ STRUCTURES AND ADDITIONAL FARM DWELLINGS

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.

~~**ADDITIONAL FARM DWELLINGS**~~

DEFINITIONS

1. ***Farm Produce and Supplies*** means farm produce usually originating on a farm. This includes supplies which are used in the operation of the farm. This excludes tobacco, growing crops and plants.
2. ***Mobile Machinery*** means ***mobile machinery*** used in the operation of the farm including equipment, implements and tools. This includes ***motorized vehicles*** except aircraft and ***motor vehicles***. This excludes any ***specifically insured machinery***.
3. ***Specifically Insured Machinery*** means machinery specifically listed on the schedule.
4. ***Livestock*** means cattle, sheep, swine, goats, horses, mules, donkeys and hybrids thereof.
5. ***Poultry*** means chickens, ducks, geese and turkeys.
6. ***Additional Farm Dwellings*** means farm dwellings, as scheduled, on the ***insured premises***. This includes additions, fixtures and outdoor equipment used for servicing such dwellings. This excludes the ***residence*** covered under Coverage A.
7. ***Farm ~~Barns, Buildings and~~ Structures*** means farm buildings as scheduled. This includes attached sheds and fixtures. This excludes farm dwellings or silos, whether or not attached to a structure.
8. ***Tenant's Improvements and Betterments*** means permanent fixtures, alterations, improvements~~decorations~~ and additions, made or acquired at ***your*** expense, which are part of the described farm ~~barn or farm~~ structure.
   ~~The~~ The definition of ***insured premises*** is modified when used in connection with this form.
9. ***Insured premises*** also means:
   a. the farm premises described on the Declarations;
   b. other land ***you*** use for farming purposes; and
   c. new farm premises acquired or leased during the policy period.

PROPERTY COVERED

Coverage E-Scheduled Farm Personal Property

We cover the classes or items of farm personal property for which an amount ~~limit~~ of insurance~~liability~~ is stated in the schedule and only while on the ***insured premises***. This coverage is subject to all policy ***terms*** unless amended by this form.

Coverage F-Farm ~~Barns, Buildings and~~ Structures and Additional farm dwellings

We cover the items of farm real property located on the ***insured premises*** and for which an amount ~~limit~~ of insurance~~liability~~ is stated in the schedule. This coverage is subject to all policy ***terms*** unless amended by this form.

INCIDENTAL COVERAGES

This form provides the following Incidental Coverages. These incidental coverages are subject to all the ***terms of Coverages E or F. These ~~incidental~~ coverages do not increase the*** amount~~limit~~ ***of*** insurance~~liability~~ ***stated for Coverages E or F.***

1. ***Away from Premises***.
   a. ***Farm Produce and Supplies-you~~Supplies. You~~*** may apply up to 10% of the amount~~limit~~ of insurance~~liability~~ for ***farm produce and supplies*** to cover such property temporarily stored in structures on farms other than the ***insured premises***.
   b. ***Mobile Machinery*** is covered~~. This policy covers *mobile machinery*~~ while it is temporarily off, but within 100 miles of~~,~~ the ***insured premises***.

c. ***Specifically Insured Machinery*** is covered while it is temporarily off, but within 100 miles of the ***insured premises***.

d. ***Livestock*/*Poultry*** are~~is~~ covered while temporarily removed from the ***insured premises***. No coverage applies while in transit by a common carrier, in public stockyards, sales barns or yards, or in a packing plant or slaughter house.

2. ***Materials and*** **Supplies**-the amount~~***Supplies***. The limit~~ of insurance~~liability~~ that applies to a building or other structure includes all materials and supplies, on or adjoining~~adjacent to~~ the ***insured premises***, intended to be used in the construction, alteration or repair of such building or structure.~~-~~

3. ***Subsequently Acquired Mobile Machinery***-the~~***Machinery***. The~~ following insurance shall be excess over any other valid and collectible insurance available to ***you***.~~the ***insured***.~~

a. ***Mobile Machinery***-***we***~~***Machinery***. ***We***~~ cover newly acquired ***mobile machinery*** which is not a replacement item. ***We*** will not pay~~***Our*** limit of liability is no~~ more than $15,000 on all newly acquired ***mobile machinery***. This coverage applies for 30 days from the date of acquisition or until the expiration date of the policy, if it occurs first.

1) within

~~Within~~ 30 days of acquisition, ***you***~~the ***insured***~~ must report the acquisition to ***us***, provide~~***us***. The ***insured*** must give ***us***~~ a full description of the new machinery and pay the additional premium required.

b. ***Specifically Insured Machinery***-this~~***Machinery***. This~~ policy covers items acquired as replacement of ***specifically insured machinery***.

1) ***you*** may recover

~~***Our*** limit of liability is~~ the lesser~~smaller~~ of the amount~~limit~~ of insurance stated~~liability specified~~ for the replaced item plus $15,000~~,~~ or the actual cash value. The additional $15,000 limit applies for 30 days from the date of acquisition or until the expiration date of this policy, whichever~~if it~~ occurs first.~~-~~

2) within

~~Within~~ 30 days of acquisition, ***you***~~the ***insured***~~ must report the acquisition to ***us***, provide~~***us***. The ***insured*** must give ***us***~~ a full description of the new machinery and pay the additional premium required. If ***you*** do~~this is~~ not comply,~~done,~~ the amount of insurance~~limit liability~~ for the replaced item applies.

4. ***Emergency Removal***.

a. ~~a.~~

~~***We*** pay for any loss to covered property if it is damaged while being removed from a peril insured against by this policy.~~

b. ~~b.~~ ***We*** pay for loss to covered property while removed from the ***insured premises*** for preservation from damage from covered causes of loss.~~perils insured against.~~ Such property is covered against direct loss from causes of loss, not otherwise excluded or limited by this policy,~~perils insured against~~ for the first five days. It is covered against loss from covered causes of loss for an additional 25~~30~~ days. This coverage does not extend past the expiration date of the policy.

b.~~c.~~

We pay up to $250~~$100~~ towing charge to move a covered mobile home endangered by a covered cause of loss.~~peril insured against.~~

5. ***Debris*** **Removal**-***we*** ~~***Removal***. ***We***~~ pay ~~for~~ the reasonable costs to remove ~~removal of~~ debris of covered property after a covered~~following an insured~~ loss.

We do not pay the costs to remove ***pollutants*** from land or water or to remove, restore or replace polluted land or water.

PROPERTY NOT COVERED

This form does not cover loss to:

1. property~~Property~~ covered under Coverages A, B or C or the Incidental Coverages pertaining to those coverages.
2. outdoor~~Outdoor~~ antennas (including satellite dishes),~~,~~ their lead-in wiring, accessories, masts, private power and light poles, and towers unless specifically covered.~~insured.~~
3. trees,~~Trees,~~ plants, shrubs, lawns, and growing crops.
4. devices,~~Devices,~~ accessories, or antennas designed for reproducing, receiving, transmitting, recording or playing back data, sound or picture while in or on a ***motorized vehicle***, farm equipment or watercraft unless such device,

accessory or antenna is permanently installed by the manufacturer (dealer) in the ***motorized vehicle***, farm equipment or watercraft.

5. film,~~Film,~~ tape, wire, record or other media for use with any device designed for reproducing, receiving, transmitting, recording or playing back of data, sound or picture while in a ***motorized vehicle***, farm equipment or watercraft.
6. the~~The~~ contents of a rice warehouse, rice drying house, cotton gin building belonging to a cotton gin plant or located on gin premises, or machinery, vehicles or implements that are part of these operations.

FARM CAUSES OF LOSS~~PERILS~~ SECTION

This policy insures against direct physical loss to property covered under Coverage E—Scheduled Farm Personal Property and Coverage F-***Farm***~~F—Farm~~ ***Barns, Buildings and Structures*** and ***Additional Farm Dwellings*** caused by the following causes of loss.~~perils.~~

1. ***Fire or*** **Lightning**-excepting~~***Lightning***. This does not cover~~ loss resulting from ~~any~~ electrical injury or disturbance to electrical appliances, devices, fixtures or wiring caused by ~~electrical currents~~ artificially generated electrical current. If~~, unless~~ fire ensues, ***we*** will pay ~~and then~~ only for the loss caused by such fire.
2. **Explosion**-including loss or damage caused by explosion of gas or fuel in the fire box, combustion chambers or flues.~~***Explosion. This does not cover loss caused by:***~~

   We do not pay for loss or damage caused by:
   a. explosion of steam boilers, steam pipes, steam turbines or steam engines, if owned by, leased by or operated under ***your***~~the~~ control~~; of the ***insured***;~~
   b. shock waves~~, caused by aircraft,~~ known as "sonic boom"~~;boom";~~
   c. electric arcing;
   d. rupture or bursting of rotating or moving parts of machinery caused 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 swelling of the contents of any building or structure, caused by water.

   Optional Cause~~Peril Windstorm~~ ~~The peril~~ of ***Loss***-Windstorm-the Windstorm cause of loss is optional and applies only if an amount of insurance is shown for Windstorm on the Farm Schedule. Hail coverage is not optional.
3. ***Windstorm or Hail***-excepting the following loss or damage.~~***Hail.*** This does not cover loss:~~
   a. caused directly or indirectly by frost, cold weather, ice (other than hail), snow or sleet, all whether wind driven or not;
   b. to the interior of a building, or to the property inside, caused by dust, rain, sand, sleet, snow or water, all whether wind driven or not. Loss caused by dust, rain, sand, sleet, snow or water is covered if these elements enter through an opening in roof or walls resulting from damage caused by the direct force of wind or hail;
   c. to ***livestock*** or poultry caused by:
      1) running into streams or ditches or against fences or other objects;
      2) smothering;
      3) fright; or
      4) freezing in blizzards or snowstorms;
   d. to hay, straw and fodder while outside of buildings;
   e. to farm produce in stacks, shocks, or swaths;
   f. to the following property:
      1) awnings including their supports;
      2) fences;
      3) seawalls, property line walls, retaining walls and similar walls;
      4) greenhouses, hothouses, slat houses, trellises, pergolas, cabanas and outdoor equipment used for servicing the premises;
      5) wharves, docks, piers, boathouses, bulkheads or other structures located over or partially over water and the property therein or thereon; or
      6) watercraft, including their trailers, furnishings, equipment and outboard motors while such property is outside a fully enclosed building.
4. ***Riot or Civil Commotion***.
5. ***Aircraft***-including~~***Aircraft***. This means only~~ direct loss from actual physical contact of an aircraft or objects falling from an aircraft with covered property. The term aircraft includes spacecraft and self-propelled missiles.~~property.~~
6. ***Vehicles***-including~~***Vehicles***. This means~~ direct loss from actual physical contact of a vehicle with covered property.

We do ~~This does~~ not pay for~~over~~ loss or damage ~~:~~

~~a.~~ caused by a vehicle:

a. ~~vehicles~~ owned, leased or operated by ***you*** or an occupant of the ***insured premises***; or

b. to ***your*** fence(s), driveway(s), or walk(s).~~fences, driveways, or walks.~~

7. ***Smoke***-meaning~~***Smoke***. This means only direct loss from smoke due to~~ sudden~~,~~ unusual and faulty operations of any heating or cooking unit on the ***insured premises***

~~.~~ This does not cover loss caused by smoke from fireplaces, agricultural smudging operations, or industrial operations.

Optional Cause of Loss-Vandalism-This cause of loss, No. 8, is subject to an additional premium charge and applies only if a premium for vandalism is shown on the Declarations Page.

8. **Vandalism**-meaning direct loss by willful and malicious damage to, or destruction of, covered property.

We do not pay for loss or damage caused by vandalism:

a. if the ***insured premises*** are vacant for 30 consecutive days immediately before the loss. A ***residence*** under construction is not considered vacant; or

b. to glass or safety glazing materials constituting a part of the building other than glass building blocks.

HOW MUCH *WE* PAY FOR LOSS OR CLAIM

"How Much ***We*** Pay For Loss or Claim" in the General Policy Provisions is deleted and replaced by the following.

1. Losses are settled on the basis of actual cash value including deduction for depreciation, however caused.
2. **Other Bases**~~***Our Limit***~~ ***of* Loss** (when applicable):~~***Liability***~~.

a. For loss to farm property, ***we*** pay the lesser of the following amounts:

1) the applicable amount~~limit~~ of insurance;~~liability;~~
2) the amount of ***your*** interest in the property;
3) the cost of repairing or replacing the property with materials of equivalent kind and quality to the extent practicable;
4) the amount computed after applying the deductible or other limitation applicable to the loss;
5) the amount computed by application of any co-insurance~~coinsurance~~ clause; or
6) the actual cash value of the property at the time of the loss.

b. ***Coinsurance*** **Clause**-the following classes of property are subject to a co-insurance clause:~~***Clause. Our*** limit of liability for an item of:~~

1) ***farm produce and supplies*** (No. 1 on the schedule);
2) ***mobile machinery*** or equipment (No. 2 on the schedule);
3) ***poultry*** (No. 3 on the schedule); and~~or~~
4) ***livestock*** (No. 4 on the schedule)~~.~~

We require~~is~~ that ~~proportion of the loss which~~ the amount of insurance be maintained at 80%~~for each class bears to the percentage shown on the Declarations~~ of the actual cash value of the ~~all~~ property ***insured*** at all times. ***We*** will not be liable for a greater proportion of any loss to the above property than the applicable amount of insurance bears to 80% of the actual cash value of the property~~eligible to be covered under that class~~ at the time of loss.

The co-insurance clause~~T~~

~~his~~ does not apply to specific coverage on a single animal or specifically described ***mobile machinery***.

The value of additionally acquired machinery and ***livestock*** obtained~~acquired, not as replacement items,~~ within the ~~previous~~ 30 day period prior to the date of loss,~~s~~ shall be excluded from the above calculation.

c. ***Insurance Under More Than One*** **Policy**-if~~***Policy***. If~~ there is other valid and collectible insurance which applies to a loss or claim, or would have applied in the absence of this policy, ***we*** pay~~***our*** limit of liability is~~ the lesser~~smaller~~ of:

1) the amount~~limit~~ of insurance~~liability~~ as computed in the Co-insurance~~Co-Insurance~~ Clause; or
2) the proportion of the loss that the insurance under this policy for property covered under each of the items 1, 2, 3, or 4 on the Coverage E Schedule, bears to the total insurance covering the loss.

d. ***Tenant's Improvements and*** ***Betterments***-if there is~~***Betterments*** If ***your*** improvements and betterments are damaged or destroyed during the term of the policy by~~ a covered loss,~~peril~~ ***we*** will pay either 1, 2 or 3:~~***you*** as follows:~~

1) the ~~If ***you*** repair the damage at ***your*** expense within 12 months, ***we*** pay the~~ actual cash value of loss, not exceeding the amount shown in ***your*** policy, if the property is repaired or replaced, within a reasonable time, at ***your*** expense.~~damaged improvements and betterments up to the limit of liability.~~

2) A portion of ***your*** original cost if~~If~~ ***you*** do not make repairs. The payment will be in the same ~~repair the damage within 12 months, ***we*** pay the~~ proportion as~~of~~ the ~~loss that the~~ unexpired days~~portion of the lease or agreement~~ bears to the original number of days granted by ***your*** lease. If ***your*** lease contains a renewal option,~~period of time from the original installation of the improvements and betterments to~~ the expiration of the renewal option will replace the expiration of the lease in this procedure.~~lease or agreement.~~ In the absence of a written or oral lease or rental agreement, ***we*** consider the expiration date of the policy as the end of the lease or agreement.

3) nothing, if others pay for repair or replacement.

~~3) If the damage to improvements or betterments is repaired by others for ***your*** benefit, ***we*** do not owe ***you*** for any repairs which have been made.~~

3. ***Deductibles.***

a. the~~The~~ deductible applies to all coverages provided by this form except Emergency Removal and Fire Department Service Charges.

b. the deductible ~~T~~

~~he Deductible~~ applies to all causes of loss~~perils insured against~~ unless otherwise stated on Declarations or endorsement.

c. ***we***~~b.~~

~~***We***~~ pay only that part of the loss over the deductible stated on the Declarations or endorsement.

d. the~~The~~ deductible applies per ***occurrence***, and separately to each covered location.

4. ***Restoration of*** **Amount**~~***Limit***~~ ***of*** **Insurance**-any~~***Liability***~~ ~~Any~~ loss ***we*** pay under this policy does not reduce the amount~~limit~~ of insurance.~~liability.~~

SUSPENSION OF COVERAGE

We do not pay for loss caused by fire to the contents usual and incidental to tobacco barns, while tobacco is being cured or dried by open fire, and for five days thereafter.