COVERAGE E ~~- -~~ SCHEDULED FARM PERSONAL PROPERTY
COVERAGE F ~~- -~~ FARM ~~BARNS, BUILDINGS AND~~ STRUCTURES

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.

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. ***Farm ~~Barns, Buildings and~~ Structures*** means farm buildings as scheduled. This includes attached sheds and fixtures. This excludes farm dwelling(s) or silo(s), whether or not attached to a structure.
7. ***~~Tenant's~~Tenant's Improvements and Betterments*** means permanent fixtures, alterations, ~~decorations~~improvements and additions, made or acquired at ***your*** expense, which are part of the ~~described farm barn or~~scheduled ***farm structure***.

The definition of ***insured premises*** is modified when used in connection with this form~~.~~

8. ***Insured ~~Premises~~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 ~~a limit~~an amount of ~~liability~~insurance 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* ~~-~~

We cover the items of farm real property located on the ***insured premises*** ~~and~~ for which ~~a limit~~an amount of ~~liability~~insurance is stated in ~~the~~ this 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 ~~limit~~amount of ~~liability~~ insurance stated for Coverages E or F.

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

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

d. ***Livestock*** or ***Poultry*** ~~is~~are 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 limit~~ the amount of ~~liability~~insurance that applies to a building or other structure includes all materials and supplies, on or ~~adjacent to~~adjoining the ***insured premises***, intended ~~to be used~~for use in the construction, alteration or repair of such building or structure.

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

a. ***Mobile Machinery***~~. ***We***~~ ***we*** cover newly acquired ***mobile machinery*** which is not a replacement item. ~~***Our*** limit of liability is no~~ ***We*** will not pay 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 30 days of acquisition, ~~the ***insured***~~***you*** must report the acquisition to ***us***~~. The ***insured*** must give ***us***~~, provide a full description of the new machinery and pay the additional premium required.

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

~~***Our*** limit of liability is~~ 1) ***You*** may recover the ~~smaller~~lesser of the ~~limit of liability specified~~amount of insurance stated for the replaced item plus $15,000, or the actual cash value. The additional $15,000 ~~limit~~amount of insurance applies for 30 days from the date of acquisition or until the expiration date of this policy, ~~if it~~which ever occurs first.

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

4. **Emergency Removal**.

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

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

5. **Debris Removal**~~. ***We*** pay for the removal of~~ ***we*** pay the reasonable costs to remove debris of covered property ~~following an insured~~after a covered 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 covered under Coverages A, ~~b.~~B, or C or the Incidental Coverages pertaining to those coverages.
2. Outdoor antennas (including satellite dishes), their lead-in wiring, accessories, masts, private power and light poles~~,~~ and towers unless specifically ~~insured~~covered.
3. Trees, plants, shrubs, lawns, and growing crops.
4. 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, 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 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 ~~PERILS~~CAUSES OF LOSS SECTION

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

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

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 ~~the~~ ***your*** control ~~of the ***insured***~~;
b. shock waves ~~caused by aircraft~~, known as ~~"sonic boon~~"sonic 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 ~~*Perils*~~ Causes of Loss ~~-~~ Extended Coverage ~~–~~ The following ~~perils~~causes of loss, 3 through 7, are subject to an additional premium charge and apply only if a premium for Extended Coverage is shown on the Declarations.

3. **Windstorm or Hail** ~~– This does not cover~~ excepting the following loss~~:~~ or damage:

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~~l) 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; or
f. to the following property:
   ~~1~~l) 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, ~~boat~~boat houses, 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** ~~– This means only~~ including 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.
6. **Vehicles** ~~– This means~~ including direct loss from actual physical contact of a vehicle with covered property. ~~This does~~

We do not ~~cover~~ pay for loss~~:~~

~~a.~~ or damage caused by ~~vehicles~~ a vehicle:

a. owned, leased or operated by ***you*** or an occupant of the ***insured premises***; or
b. ~~to fences, driveways, or walks~~to ***your*** fence(s), driveway(s) or walk(s).

7~~.~~ **Smoke** ~~– This means only direct loss~~ meaning sudden and accidental damage 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~~, excepting smoke from fireplaces, agricultural smudging operations, or industrial operations.

Optional ~~*Peril*~~ Cause of Loss ~~-~~ Vandalism ~~– This peril (~~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** ~~– This does not cover~~ meaning direct loss by willful and malicious damage to, or destruction of, covered property.

We do not pay for loss:

a. if the ***insured premises*** are vacant for 30 consecutive days immediately before the loss.

b. to glass or safety glazing materials (other than glass building blocks) which are part of the structure.

c. caused by or resulting from theft, except for building damage caused by the forced entry or exit of burglars.

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. ~~***Our Limit of Liability***~~**Other bases of loss** (when applicable):
   a. **Co-Insurance Clause**. ~~***Our*** limit~~ the following classes of ~~liability for an item of:~~property are subject to a co-insurance clause:
      1) ***farm produce and supplies*** (No. 1 on the schedule~~).~~);
      2) ***mobile machinery or equipment*** (No. 2 on the schedule~~).~~);
      3) ***poultry*** (No. 10 on the schedule~~), or~~); and
      4) ~~***livestock*** (No. 11 on the schedule) is that portion of the loss which the amount of insurance for each class bears to the percentage shown on the Declarations of the actual cash value of all property eligible to be covered under that class at the time of loss~~.

      ~~This~~***We*** require that the amounts of insurance be maintained at 80% of the actual cash value of the 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 at the time of loss.

      The co-insurance clause does not apply to specific coverage on a single animal or specifically described ***mobile machinery***.

      The value of additionally acquired machinery and ***livestock*** ~~acquired, not as replacement items,~~, obtained within the ~~previous~~ 30 ~~days~~day period prior to the date of loss, shall be excluded for the above calculation.
   b. ~~***Our Limit of Liability*** – For~~ ***Our*** **Amount of Insurance** for loss to all other farm property, ***we*** pay the lesser of the following amounts:
      1) the applicable ~~limit of liability~~amount of insurance;
      2) the amount of ***your*** interest in the property;
      3) the cost of repairing or replacing the property with the materials of equivalent kind and quality to the extent practicable;
      4) the amount computed after applying the deductible or other limitation(s) applicable to the loss; or
      5) the actual cash value of the property at the time of the loss.
   c. **Insurance Under More Than One Policy** ~~– If~~ 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, ~~***our*** limit of liability is~~***we*** pay the ~~smaller~~lesser of:
      1) the ~~limit of liability~~amount of insurance as computed in the Co-Insurance Clause; or
      2) the proportion of the loss that the insurance under this policy for property covered under each of items 1, 2, 10, 11, on the Coverage E Schedule, bears to the total insurance covering the loss.
   d. ~~***Tenant's***~~***Tenant's*** ***Improvements and Betterments*** ~~– If ***your*** improvements and betterments are damaged or destroyed during the term of the policy by~~ if there is a covered ~~peril~~loss, ***we*** will pay ~~***you*** as follows:~~

      ~~either 1) If ***you*** repair the damage at ***your*** expense within 12 months, ***we*** pay the actual cash value of the damage improvements and betterments up to the limit of liability.~~, 2 or 3:

      ~~2) If ***you*** do not repair the damage within 12 months, ***we*** pay the proportion of the loss that the unexpired portion of the lease or agreement bears to the period of time from the original installation of the improvements and betterments to the expiration of the lease or agreement.~~ 1) 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.

      2) a portion of ***your*** original cost if ***you*** do not make repairs. The payment will be at the same proportion as the unexpired days bears to the original number of days granted by ***your*** lease. If ***your*** lease contains a renewal option, the expiration of the renewal option will replace the expiration of the lease in this procedure. 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) ~~If the damage to improvements or betterments is repaired by~~nothing, if others pay for ~~***your*** benefit, ***we*** do not owe ***you*** for any~~ repairs ~~which have been made~~or replacement.

3. **Deductibles**.
   a. ~~The~~ the deductible applies to all coverages provided by this form except Emergency Removal and Fire Department Service Charge.
   ~~The~~ b. t he deductible applies to all ~~perils insured against~~ causes of loss unless otherwise stated on the Declarations or endorsement.
   ~~b. *We*~~c. ***w e*** pay only that part of the loss ~~over~~in excess of the deductible stated on the Declarations or endorsement.
   ~~The~~ d . t he deductible applies per ***occurrence***, and separately to each covered location.
4. **Restoration of ~~*Limit of Liability*~~ Amount of Insurance**-Any loss ***we*** pay under this policy does not reduce the ~~limit of liability~~amount of insurance.

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.