COVERAGE E—UNSCHEDULED FARM PERSONAL PROPERTY (BLANKET)

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. ***Livestock*** means cattle, sheep, swine, goats, horses, mules, donkeys and hybrids thereof.
2. ***Poultry*** means chickens, ducks, geese and turkeys.

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

3. ***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

This policy covers the ***insured's****your* farm personal property usual and incidental to the operation of the farm while on the ***insured****your* premises. This coverage is subject to all policy ***terms*** that apply to property coverages unless amended by this form.

PROPERTY NOT COVERED

This form does not cover loss to:

1. The following property:
   _____
   _____
   _____
   _____
   _____
2. Property covered under Coverage C or the Incidental Coverages pertaining to that coverage;
3. Property specifically insured;
4. Tobacco, cotton, vegetables, root crops, bulbs and fruit;
5. Contents of potato, onion, bulb or fruit cleaning, grading, sorting, packing or storage buildings;
6. Race horses, show horses and show ponies;
7. Contents of heated chicken fryer or broiler houses, laying houses, ***poultry*** brooder houses, duck or turkey houses including fowl therein;
8. Fences, windmills, windchargers and their towers;
9. ***Motor vehicles***, camper bodies, watercraft, aircraft, and sawmill equipment;
10. Animals other than ***livestock***/ or ***poultry***.;
11. Bulk milk tanks, bulk feed tanks, barn cleaners, pasteurizers, boilers, silo unloaders and any permanent fixtures attached to or within the building;
12. Crops in the open, standing or otherwise, except as provided by this form under Incidental Property Coverages;
13. Trees, plants, shrubs, lawns and growing crops, except as provided by this form under Incidental Coverages;
14. Portable buildings and portable structures;
15. Farm operations records;
16. 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 waterwater craft unless such device,

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

17. 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; and
18. Outdoor antennas, their lead-in wiring, accessories, masts and towers unless specifically ~~insured~~covered.

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INCIDENTAL COVERAGES

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

1~~.~~ ***We*** cover the following property while away from the ***insured premises***:

a. ***livestock*** or ***poultry***, except while in transit by common carrier, in public stockyards, sales barns or yards, or in a packing plant or slaughter house;

b. farm implements, machinery and vehicles, not otherwise excluded, while within 100 miles of the ***insured premises***; and

c. grain, threshed seeds, threshed beans, hay, straw, fodder, silage, ground feed and manufactured and compounded stock foods, except while stored or being processed in public elevators or warehouses, seed houses, drying plants or manufacturing plants.

2. The following are covered only for loss caused by fire:

a. standing corn, wheat, oats, barley, rye and other grains, flax and soybeans, up to 10% of the Coverage E -Unscheduled Farm Personal Property (Blanket) ~~Limit~~Amount of ~~Liability.~~Insurance; and

b. grain in stacks, shocks or swaths; hay straw and fodder in stacks or windrows; and baled hay outside of buildings.

3. **Emergency Removal**~~.~~

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 ~~loss from perils insured against~~direct loss from 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.

4. **Debris Removal**~~. *We*~~ ***we*** pay ~~for the removal of~~ the reasonable costs to remove the debris of covered property ~~following an insured loss~~after a covered loss. ***We*** do not pay the costs to extract ***pollutants*** from land or water or to remove, restore or replace polluted land or water.

FARM ~~*PERILS*~~CAUSES OF LOSS SECTION

This policy insures against direct physical loss to property covered under Coverage E~~.~~ Unscheduled Farm Personal Property (Blanket) caused by ~~the following perils~~these covered 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 chambers 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 boom";

c. electric arcing;

d. rupture or bursting of rotating or moving ~~parts~~pasts 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 10, 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 loss~~ 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 mobile home, 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

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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; or

d. to hay, straw and fodder while outside of buildings.

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

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

b. 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.
8. **Theft**~~ - This means~~ meaning any act of stealing or attempt to steal.~~ This does not cover loss:~~

We do not cover loss:

a. committed by ~~an ***insured***~~,***you*** or ***your*** employee(s);

b. disclosed on taking inventory;

c. by conversion or embezzlement;

d. by escape or mysterious disappearance;~~ or~~

e. from premises which are vacant for more than 30 consecutive days immediately before the loss~~.~~; or

f. from theft or misappropriation from a credit card or a debit card.

9. **Collision**~~ - This means~~ meaning direct loss to covered farm personal property or covered vehicles caused by:

a. collision of a vehicle with another object; or

b. ~~Upset~~upset or overturn of a covered vehicle.

10. **Electrocution of *Livestock***~~ - This covers~~ meaning loss by electrocution of ***livestock*** covered under this policy.

Optional ~~*Peril* - cause of loss~~ Vandalism~~ - This peril (~~ This cause of loss, No. 11~~),~~ is subject to an additional premium charge and applies only if a premium for Vandalism is shown on the Declarations.

11. **Vandalism**~~ - This does~~ meaning direct loss by willful and malicious damage to, or destruction of, covered property.

We do not ~~cover~~pay for loss if the ***insured premises*** are vacant for 30 consecutive days immediately before the loss.

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~~losses will be settled on the basis of ~~actual cash value including deduction for depreciation, however caused.~~

~~2. ***Our Limit of Liability***~~

~~a. ***Co-Insurance Clause*** - ***We*** pay no more than that proportion of the loss to covered property that the Coverage E -Unscheduled Farm Personal Property (Blanket) limit of liability bears to *80%* of the actual cash value of the farm personal property at the time of loss.~~

~~The calculation of the actual cash value of the farm personal property at the time of loss shall not include the value of farm personal property acquired within the previous 30 days.~~

~~The value of ***livestock*** is limited to $2,000 per head.~~

~~b. ***Livestock*** - ***Our*** limit of liability does not exceed $2,000 per head of ***livestock***.~~

~~***Our Limit of Liability*** - For loss to all other farm property, ***we*** pay~~ the lesser of the following amounts:

~~1)~~ a. the applicable ~~limit of liability;~~

~~2) an~~ amount ~~not greater than~~ of insurance;

b. the amount of ***your*** interest in the property;

~~3)~~ c. t

he actual cash value of the property at the time of loss including an appropriate deduction for depreciation, however caused;

d. the cost of repairing or replacing the property with materials of equivalent kind and quality to the extent ~~practicable;~~practical; or

~~4)~~e. t

he amount computed after applying the deductible or other limitation applicable to the loss~~; or~~.

~~5)~~ 2. **Co-insurance Clause-*we*** pay no more than that proportion of the loss to covered property that the Coverage E-Unscheduled Farm Personal Property (Blanket) amount of insurance bears to 80% of the actual cash value of the

farm personal property at the time of loss. The calculation of the actual cash value of the farm personal property at the time of loss shall not include the value of farm personal property acquired within the previous 30 days.

d3. ***Livestock*-*our*** amount of insurance will not exceed $2,000 per head of ***livestock***.

4. **Insurance Under More than One Policy**~~ If there is~~ if other valid and collectible insurance ~~which~~ applies to a loss or claim, or would have applied in the absence of this policy, ***our*** ~~limit~~amount of insurance is the lesser of:

a. the amount of ~~liability is the smaller of:~~

~~1) the limit of liability~~insurance as computed in the Co-~~ Insurance~~insurance Clause; or

~~2)~~b.

t

he proportion of the loss that the insurance under this policy for Coverage E-Unscheduled Farm Personal Property (Blanket) bears to the total insurance covering the loss.

~~3~~5. **Deductibles**.

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

b. The deductible applies to ~~all perils insured against~~ any covered cause of loss unless otherwise stated on the Declarations or endorsement.

~~b.~~c.

We pay only that part of the loss ~~over~~ in excess of the deductible amount stated on the Declarations or any attached endorsement.

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

6. **Restoration of Limit of Liability** ~~– Any~~ any loss ***we*** pay under this policy does not reduce the ~~limit of liability.~~amount of insurance.