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

For an additional premium, *we* **provide**

CAUSES OF LOSS SECTION-COVERGES E, F AND G
(Basic 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.

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. ***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.
6. ***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.
7. ***Tenant's Improvements and Betterments*** means permanent fixtures, alterations, decorations and additions, made or acquired at ***your*** expense, which are part of the described farm barn or farm structure. The definition of ***insured premises*** is modified when used in connection with this form.
8. ***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 CAUSES OF LOSS

Coverage E-Scheduled Farm Personal Property

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

INCIDENTAL PROPERTY COVERAGES

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

1. ***Away from Premises***.
   a. ***Farm produce and supplies You*** may apply up to 10% of the limit of liability for ***farm produce and supplies*** to cover such property off, but within, 100 miles of the ***insured premises***.
   b. ***Mobile machinery*** 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 l00 miles of the ***insured premises***.
   d. ***Livestock*** is covered while temporarily removed from the ***insured premises***.
2. ***Materials and Supplies*** The limit of liability that applies to a building or other structure includes all materials and supplies, on or 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 following insurance shall be excess over any other valid and collectible insurance available to the ***insured***.
   a. ***Mobile Machinery We*** cover newly acquired ***mobile machinery*** which is not a replacement item. ***Our*** limit of liability is not 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.
      Within 30 days of acquisition, the ***insured*** must report the acquisition to ***us***. The ***insured*** must give ***us*** a full description of the new machinery and pay the additional premium required.
   b. ***Specifically Insured Machinery*** This policy covers items acquired as replacement of ***specifically insured machinery***.
      Our limit of liability is the smaller of the limit of 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, if it occurs first.
      Within 30 days of acquisition, the ***insured*** must report the acquisition to ***us***. The ***insured*** must give ***us*** a full description of the new machinery and pay the additional premium required. If this is not done, the limit of liability 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. Such property is covered against loss from perils insured against for 30 days. This coverage does not extend past the expiration date of the policy.
   b. ***We*** pay up to $250 towing charge to move a covered mobile home endangered by a peril insured against.
5. ***Debris Removal We*** pay for the removal of debris of covered property following an insured loss.
   This coverage does not include costs to:
   l) extract pollutants from land or water; or
   2) remove, restore or replace polluted land or water.
6. ***Fire Department Service Charge*** (not applicable in Arizona, New Hampshire, New Mexico or New York).
   We pay up to $500 for charges ***you*** are obligated to pay when a fire department is called to protect the ***insured premises*** from perils insured against.

PROPERTY NOT COVERED

This form does not cover loss to:
1. Property covered under Coverages A, B, or C or Incidental Property Coverages pertaining to those coverages.
2. Outdoor antennas (including satellite dishes) their lead-in wiring, accessories, masts, private power and light poles, towers, unless specifically insured.
3. Trees, plants, shrubs, lawns, and growing crops.
4. Electronic devices, accessories or antennas that may be operated from the electrical system of a ***motorized vehicle***, farm equipment or watercraft. This includes films, tapes, wires, discs, records or other media for use with such devices.
5. 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.

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~~FARM PERILS SECTION~~

~~This policy insures~~insure against direct physical loss to covered 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~~this does not cover loss-:
   a. 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*** pay only for the loss caused by such fire.

~~2. ***Windstorm or 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.~~

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y fire to the contents of a tobacco shed or barn while tobacco is being cured or dried by fire and for a period of five days following the completion of such firing.

2. **Explosion**-~~This~~this does not cover loss 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~~"~~" when caused by aircraft;
   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 expansion or swelling of the contents of any building or structure, caused by ~~water.~~

~~4. ***Riot*** or ***Civil Commotion*** including direct loss resulting from pillage and looting which occurs during a riot or civil commotion where the riot~~water.

3. **Windstorm or** ~~civil commotion is taking place.~~

~~5. ***Aircraft***.~~

~~6. ***Vehicle*** This means direct loss from actual physical contact of a vehicle with covered property. This~~ **Hail**-this does not cover loss:

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

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aused directly or indirectly by ice (other than hail), snow or sleet, all whether wind driven or not;

b. ~~to fences, driveways, or walks.~~caused by dust, rain, sand, sleet, snow or water to the interior of a covered ***farm structure*** or the farm property inside, unless these elements enter through an opening in roof or walls resulting from damage caused by the direct force of wind or hail;

~~7. ***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~~c.

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o watercraft (except rowboats and canoes on the ***insured premises***) including their trailers, accessories, equipment and outboard motors unless such property is inside a fully enclosed building;

d. to ***your farm animals*** or ***poultry*** caused by fright, smothering, freezing, drowning or miring in bodies of water or ditches or running into fences or other barriers as a consequence of blizzard, tornado or hailstorm conditions; and

e. to produce or farm products in the open, outside a ***farm structure***.

4. **Riot or Civil Commotion**-this also covers loss caused by:
   a. looting that occurs during a riot and takes place at the scene of the riot; and
   b. damage to covered ***farm structures*** caused by striking employees while occupying covered buildings.
5. **Aircraft**-means only direct loss from actual physical contact of an aircraft, or any object falling from it, with the covered property. The aircraft cause of loss does not cover loss ~~caused by smoke from fireplaces,~~by any herbicide, pesticide, fungicide, fertilizer or similar agricultural products released or discharged from any aircraft.
6. **Vehicles**-means only direct loss from actual physical contact of a vehicle with ***your*** covered property. The vehicle cause of loss does not cover loss caused by a vehicle owned or operated by an ***insured*** or an occupant of the ***farm premises*** to:
   a. ***your farm animals***; or
   b. ***your*** fences, driveways, or walkways.
7. **Sudden and Accidental Damages from Smoke**-means the sudden and unexpected discharge of smoke from a heating or cooking device on the ***farm premises***. This cause of loss does not cover loss caused by:
   a. smoke from agricultural smudging operations~~, or~~ ;
   b. smoke from industrial operations~~.~~; or
   c. smoke from fireplaces.
8. ~~***Vandalism and Malicious Mischief*** This does not cover loss if the ***insured***~~**Vandalism**-means only willful or malicious infliction of damage to covered property. The vandalism cause of loss does not apply to loss if the ***farm premises*** are vacant for 30 or more consecutive days immediately before ~~the~~any loss. However, a ***farm structure*** under construction is not considered vacant.
9. **Theft**-~~This~~ means any act of stealing ~~or attempt to steal. This does not cover~~, including attempted theft and loss of property from a known place under conditions that presume a theft. The theft cause of loss does not apply to loss:
   a. ~~committed~~caused by ~~an ***insured***~~***you***;
   b. ~~disclosed on taking inventory~~from a ***farm structure*** under construction, including materials and supplies intended for its construction, until the ***farm structure*** is completed and occupied for its intended use;
   c. by theft from any credit or debit card;
   d. substantiated only by an inventory computation or for escape, straying or other unverified loss;
   e. caused by voluntary parting with your covered property when fraudulently induced by trick, sham or other fraudulent device;
   f. by conversion or embezzlement; and
   ~~d. by escape or mysterious disappearance; or~~
   ~~e.~~g.

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om premises which are vacant for more than 30 consecutive days immediately before the loss.

10. ~~***Collision*** This means direct loss to covered farm personal property or vehicles caused by:~~**Sinkhole Collapse**-means loss caused the sudden collapse or settlement of the earth supporting the covered property. The sudden collapse or settlement of the earth must result from subterranean voids created by the action of water on limestone or similar rock formations. ***We*** do not pay any part of any loss regarding the value of the land or the cost to fill or otherwise remediate the sinkhole.
    ~~a. collision of a vehicle with another object; or~~
    ~~b. upset or overturn of a vehicle~~

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11. ~~***Electrocution of Livestock*** This covers loss by electrocution of ***livestock*** covered under this policy.~~ **Volcanic Action**-means damage caused by volcanic action. The volcanic action cause of loss includes loss by:

~~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***.~~

~~a. ***Co-Insurance 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. 10 on the schedule), or~~

~~4) ***livestock*** (No. 11 on the schedule)~~

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

~~The value of machinery and ***livestock*** acquired, not as replacement items, within the previous 30 days shall be excluded from the above calculation.~~

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

~~1) the applicable limit of 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 actual cash value of the property at the time of loss; or~~

~~6) (applies to mobile homes only at ***your*** option) the amount equal to the difference between the actual cash value of the property immediately before the loss and its actual cash value immediately after the loss.~~

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

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

~~The deductible applies to all perils insured against unless otherwise stated on the Declarations or endorsement.~~

~~b. ***We*** pay only that part of the loss over the deductible stated on the Declarations or endorsement. The deductible applies per ***occurrence***, and separately to each covered location.~~

~~4. ***Insurance Under More Than One Coverage*** If more than one coverage of this policy insures the same loss, ***we*** pay no more than the actual claim, loss or damage sustained.~~

~~5. ***Insurance Under More Than One Policy*** Where property coverage is involved, if there is other collectible insurance that applies to the loss, ***we*** pay ***our*** share of the loss. ***Our*** share is that part of the loss that the limit of liability stated in the policy bears to the total amount of insurance that applies to the loss.~~

~~6. ***Restoration of Limit of Liability*** Any loss ***we*** pay under this policy does not reduce the limits of liability.~~

~~SUSPENSION OF COVERAGE~~

~~***We*** do not pay for loss 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.~~

a. airborne volcanic blast or shockwaves;

b. ash, dust or particulate matter; or

c. pyroclastic flows or lava flows.

These additional provisions apply to the volcanic action cause of loss:

a. all eruptions occurring within a 72 hour period shall constitute a single ***occurrence***; and

b. ***we*** do not pay for removal of ash, dust or particulate matter unless it causes physical loss to covered property.

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12. **Collision**-means the collision or overturn of ***your*** farm machinery or the loss of ***your farm animals*** or other covered property caused by the collision or overturn of a conveying vehicle. Collision of covered machinery or other covered property means accidental overturn or impact with another object. Collision does not include loss or damage:
    a. to tires or tubes which are a part of the covered machinery unless co-incident with other covered loss;
    b. caused by impact with the roadbed or the ground unless such impact causes the machinery to overturn;
    c. caused by impact with a tractor, or other implement, while being attached, detached or towed;
    d. caused the intake of a stone or other foreign object into the machinery during operation; and
    e. caused by the use of such equipment in practice for or participation in any speed, pulling, pushing or other similar contest or exhibition.

    Collision of covered ***farm animals*** means death or necessary immediate destruction of ***your farm animals*** as a result of the collision or overturn of a vehicle transporting them.
13. **Electrocution of Covered *Farm Animals***-means the accidental electrocution or electrical shock injury caused by artificially generated electrical currents resulting in death or necessary immediate destruction of one or more of ***your*** covered ***farm animals.***

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