



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 hybrid thereof.

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

2. **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

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

INCIDENTAL PROPERTY COVERAGES

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

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

- a. **livestock**, except while in transit by common carrier or while in public stockyards.
- b. farm implements, machinery and vehicles, not otherwise excluded, while within 100 miles of the **insured premises**.
- 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. Grain, flax and soybeans. *You* may apply up to 10% of the Coverage E—Unscheduled Farm Personal Property (Blanket) Limit of Liability to cover standing corn, wheat, oats, barley, rye and other grains, flax and soybeans (except seed or forage crops, straw and stubble).
- 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. Such property is covered against lost from perils insured against for 30 days. This coverage does not extend past the expiration date of the policy.

4. **Debris Removal-We** pay for the removal of debris of covered property following an insured loss.

This coverage does not include costs to:

- 1) extract pollutants from land or water; or
- 2) remove, restore or replace polluted land or water.

PROPERTY NOT COVERED

This form does not cover loss to:

- 1. The following property

2. Property covered under Coverage C or the Incidental Property 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**;
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;
14. Portable buildings and portable structures;
15. Farm operations records;
16. 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;
17. Outdoor antennas (including satellite dishes) their lead-in wiring, accessories, masts and towers unless specifically insured.

FARM PERILS SECTION

This policy insures against direct physical loss to property covered under Coverage E—Unscheduled Farm Personal Property (Blanket) caused by the following perils.

1. **Fire or Lightning**-This does not cover loss resulting from any electrical appliances, devices, fixtures or wiring caused by electrical currents artificially generated, unless fire ensues and then 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; or
 - d. to hay, straw and fodder while outside of buildings.
3. **Explosion**-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 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 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.
4. **Riot or Civil Commotion**-including direct loss resulting from pillage and looting which occurs during a riot or civil commotion where the riot or civil commotion is taking place.
5. **Aircraft**

6. **Vehicles.** This means direct loss from actual physical contact of a vehicle with covered property. This does not cover loss caused by vehicles owned or operated by an occupant of the *insured premises*.
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 does not cover loss caused by smoke from fireplaces, agricultural smudging operations, or industrial operations.
8. **Vandalism and Malicious Mischief**-this does not cover loss if the *insured premises* are vacant for 30 consecutive days immediately before the loss.
9. **Theft**-This means any act of stealing or attempt to steal. This does not cover loss:
 - a. committed by an *insured*;
 - 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.
10. **Collision**-This means direct loss to covered farm personal property or vehicles caused by:
 - a. collision of vehicle with another object; or
 - b. upset or overturn of a vehicle.
11. **Electrocution of Livestock**-This covers loss by electrocution of *livestock* covered under this policy.

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**- *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 acquired, at the time of loss.
The calculation of the actual value of the farm personal property at the time of loss shall not include the value of farm property acquired, not as replacement items, 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*.
 - c. **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; or
 - 5) the actual cash value of the property at the time of loss.
3. **Deductibles**
 - a. The deductible applies to all coverages provided by this form except Emergency Removal.
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 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.