## LIVESTOCK BREEDERS EQUIPMENT FORM

Refer to Supplemental Declarations if information is not shown on this form.

## AGREEMENT

This form is part of policy number $\qquad$ .

We will provide the insurance described in this form in return for your payment of the premium due and your compliance with all of the terms of this policy.

## Named Insured

$\qquad$ .

## CAUSES OF LOSS

When this form is part of your policy, we insure the described property against all covered causes of loss. Covered causes of loss means risks of direct physical loss except as excluded or limited by your policy.


## DEDUCTIBLE

From each adjusted claim for loss or damage in a single occurrence, we will deduct \$ $\qquad$ .

## WHAT WE DO NOT PAY FOR

We do not pay for loss or damage:

1. occasioned by gradual deterioration, moth, latent defect, mechanical breakdown, faulty manufacturing, inherent vice, natural spoilage or damage sustained due to any process or while being worked upon and resulting therefrom; unless fire ensues and then only for the loss or damage by such ensuing fire.
2. resulting from delay, misdelivery, mysterious disappearance or other unaccountable loss; loss of market, loss of use or interruption of business.
3. caused by any dishonest act on your part or the part of any other parties of interest, the employees or agents of either, or others to whom the property has been entrusted, other than carriers for hire.
4. resulting from refrigerant leakage, freezing or overheating unless such damage is caused by fire, collision or overturn.
5. caused by breakage, or shifting of load, unless resulting from collision or overturn.
6. resulting from improper packing or rough handling.
7. caused by theft by a person or persons in the insured's service or employment, whether or not occurring during the hours of such service or employment.
8. caused by or resulting from strikes, lockouts, labor disturbances, riots, civil commotion, or acts of any person or persons taking part in such occurrences or disorder.
9. caused by neglect of the insured to use all reasonable means to save and preserve the property at and after any occurrence insured against or when the insured property is endangered by a covered cause of loss.

## WHAT WE PAY FOR

We cover up to $\$ 500$ for theft from an automobile, truck, housetrailer or camping unit when there is entry into a fully enclosed and locked body.

## NEWLY ACQUIRED PROPERTY

You may apply up to $25 \%$ of the limit of insurance to newly acquired equipment of a similar type.
This extension of coverage on newly acquired property ceases:

1. on the date more specific insurance takes effect;
2. 30 days from the date of acquisition of the equipment;
3. on the date the value of such property is reported to $\boldsymbol{u s}$; or
4. on the date this coverage is terminated;
whichever occurs first.

## LOSS TO PARTS

If there is loss to any part of an item which consists of several parts when complete, we are only liable for the actual cash value of the part. The loss is not considered a total loss of the item.

