



CAUSES OF LOSS SECTION –COVERAGE F (Special Form)

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

The coverage under this endorsement is subject to the *terms* in the General Policy Provisions. This form applies only where noted on form ML-303, Declarations or Supplemental Declarations.

WHAT WE PAY FOR

When an amount of insurance is shown, *we* cover the property described under Coverage F-*Farm Structures* and Additional Farm Dwellings, against covered causes of loss. Covered causes of loss means risks of direct physical loss except as limited or excluded by *your* policy. This coverage is subject to all of the *terms* and conditions contained in *your* policy including all endorsements made part of it.

WHAT WE DO NOT PAY FOR

We do not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

1. **Disruption of Farming Operations**-means loss resulting from the disruption of *farming operations*.
2. **Civil Authority**-means loss, including seizure, confiscation or destruction of property, caused by the order of any civil authority. But, *we* will pay for acts of destruction ordered by government authority and taken at the time of fire to prevent its spread if the fire would be covered under this coverage part.
3. **Earth Movement of any Kind**-including:
 - a. any earth movement (other than sinkhole collapse), such as earthquake, landslide, or earth sinking, rising or shifting. But if loss or damage by fire or explosion results, we will pay for that resulting loss or damage.
 - b. volcanic eruption, explosion or effusion, except as specifically addressed by this policy.
4. **Neglect**-means neglect by an *insured* to use all reasonable means to save covered property at and after the time of a loss. It also means neglect by any *insured* to use all reasonable means to save and preserve covered property when endangered by causes of loss not otherwise excluded.
5. **Nuclear Clause**-means this policy does not cover loss or damage caused by nuclear reaction or nuclear radiation or radioactive contamination, however caused. But if loss or damage by fire results, *we* will pay for that resulting loss or damage.
6. **Ordinance or Law**-means loss or increased cost resulting from enforcement of any code, ordinance or law regulating the use, construction, repair or demolition of a building or other structure, including the cost of removing its debris. When breakage of glass is covered by this policy, *we* pay to replace damaged glass with safety glazing materials where required by code, ordinance or law.
7. **Power Interruption**-means loss from the interruption of power or other utility services resulting from any cause, whether covered under this policy or not, if interruption takes place away from the *insured premises*. *We* pay for loss to covered property by power interruption as the direct result of damage to covered property on the *insured premises* caused by a covered cause of loss.
8. **War**-means undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, or destruction, seizure or use of property for a military purpose. It includes any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.
9. **Water Damage**-means loss caused by:
 - a. flood, surface water, waves, tides, tidal water or overflow of a body of water or spray from any of these all whether wind driven or not;
 - b. water which backs up through sewers or drains;
 - c. water below the surface of the ground pressing on or flowing or seeping through:
 - 1) foundations, walls, floors or paved surfaces;
 - 2) basements, whether paved or not; or
 - 3) swimming pools or other structures.But if loss or damage by fire or explosion results, *we* will pay for that resulting loss or damage.
10. **Wear and Tear**-including damage caused by marring or scratching, deterioration, hidden or latent defect, inherent vice, mechanical breakdown, rust, wet or dry rot, corrosion, mildew, mold, contamination or smog.

11. **Dishonest or Criminal Act**-means loss caused by or resulting from any dishonest or criminal act by *you*, any of *your* partners, *employees*, directors, trustees, authorized representatives or anyone to whom *you* entrust the property for any purpose:
 - a. whether acting alone or in collusion with others; or
 - b. whether or not occurring during the hours of employment.
 This exclusion does not apply to acts of destruction by *your employees*; but theft by *employees* is not covered.
12. **Explosion**-*we* do not pay for loss caused by explosion of steam boilers, steam pipes, steam turbines or steam engines, if owned, leased by or operated under *your* control.
13. **Machines and Machinery**-*we* do not pay for loss or damage to machines or machinery caused by rupture, bursting or disintegration of their rotating or moving parts resulting from centrifugal or reciprocating force.
14. **Disappearance**-*we* do not pay for loss resulting from unexplained or mysterious disappearance, or shortage discovered on taking inventory.
15. **Artificially Generated Electrical Currents**-*we* do not pay for loss resulting from any electrical injury or disturbance to electrical appliances, devices, fixtures or wiring caused by electrical currents artificially generated except as specifically addressed by this policy.
16. **Delay, Loss of Use or Loss of Market**-*we* do not pay for loss resulting from delay, loss of use, or loss of market.
17. **Voluntary Parting**-*we* do not pay for loss caused by or resulting from voluntary parting with title or possession of any property because of any fraudulent scheme, trick or false pretense.
18. **Animals**-*We* do not pay for loss caused by or resulting from animals, including rodents, insects and birds, except as specifically addressed by this policy.
19. **Freezing, Discharge, Leakage or Overflow**-means that when an additional residence or other building intended for occupancy is vacant, unoccupied or under construction and unoccupied, *we* do not pay for loss by freezing, discharge, leakage or overflow unless *you* have taken reasonable steps to maintain adequate heat or to shut off the water supply and drain all fluids from plumbing or heating systems or domestic appliances.
20. **Freezing, Thawing, Pressure or Weight of Ice or Water**-*we* do not pay for loss to structures, including but not limited to, swimming pools, fences, retaining walls, septic tanks, piers, wharves, foundations, patios and paved areas caused by freezing, thawing, pressure or weight of ice or water, whether wind driven or not.
21. **Seepage or Leakage**-*we* pay for loss by accidental leakage, overflow or discharge of liquids or steam from a plumbing, heating or air conditioning system or domestic appliance. *We* pay the reasonable cost of removal and replacement of the parts of the building necessary to access the system or appliance from which the water or steam escaped. However, *we* do not pay for loss by repeated or continuous seepage or leakage of water or steam from any such system or appliance.
22. **Settling, Cracking, Shrinking, Bulging or Expanding**-*we* do not pay for loss caused by settling, cracking, shrinking, bulging or expanding of a building or manufactured home, paved areas, patios or any other outdoor structures.
23. **Theft**-*we* do not pay for loss caused by theft or attempted theft while a building is under construction and unoccupied nor do *we* pay for loss caused by theft or attempted theft when a building has been vacant for 30 or more consecutive days immediately before the loss.
24. **Vandalism**-*we* do not pay for loss caused by vandalism or breakage of glass or other glazing materials while a building is vacant for 30 or more consecutive days immediately before the loss. A building under construction is not considered vacant.

For other Exclusions, Limitations and Property Not Covered which may effect *your* coverage, see Principal Coverages, Incidental Coverages, and other endorsements added to *your* policy.