

**A Service of
MISSOURI FARM BUREAU**

**FLEXGUARD
INSURANCE
POLICY**



Farm Bureau New Horizons Insurance Company of Missouri

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FORM #NU-1356 (02/19)

FARM BUREAU NEW HORIZONS INSURANCE COMPANY OF MISSOURI
NEW HORIZONS FLEXGUARD POLICY AND ENDORSEMENTS

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1 **FARM BUREAU NEW HORIZONS INSURANCE COMPANY OF MISSOURI**
2 **FLEXGUARD INSURANCE POLICY**

3
4 Form #NU-1356 (02/19)

5
6 **GENERAL AGREEMENTS**
7

8 This is a legal contract. This contract consists of the application and all
9 representations therein, the Declaration Page(s), and all policy forms and
10 endorsements listed on the Declaration Page(s). **You** have a duty to read this
11 policy carefully.
12

13 The Declaration Page(s) identifies the Named Insured, property insured, amounts
14 of insurance, the perils insured against and valuation methods which apply, the
15 deductible(s), and any optional coverage or policy endorsements which apply.
16

17 **We**, the Farm Bureau New Horizons Insurance Company of Missouri, agree to
18 insure **you** according to the terms of this policy based:

- 19 1. On **your** payment of premium for the coverages **you** chose;
20 2. In reliance on information in **your** application; and
21 3. Upon **your** compliance with all policy provisions.

22 If any of these statements are untrue or materially inaccurate, **we** will not provide
23 coverage under this policy.
24

25 No insurance is provided if the bank does not honor the check, electronic funds
26 transfer, automatic bank draft, or any other method of payment, used to make
27 **your** premium payment.
28

29 **You** agree, by acceptance of this policy, that:

- 30 1. The information in **your** application is true regardless of who
31 provided or wrote the information on the forms;
32 2. **We** insure **you** on the basis that the information in the
33 application is true;
34 3. This policy contains all of the agreements between **you** and **us**
35 or any of **our** agents and cannot be orally modified; and
36 4. **You** have an insurable interest in the property.

37 **You** agree to review the Declaration Page(s) each time **you** receive one, in order
38 to make sure that:

- 39 1. All the coverages **you** requested are included in this policy, and
40 2. The limit of **our** liability for each of those coverages is the
41 amount **you** requested.
42
43
44

45 **DEFINED WORDS**
46 **WHICH ARE USED IN SEVERAL PARTS OF THE POLICY**
47

48 Throughout this policy, **you** and **your** mean the Named Insured shown on the
49 Declaration Page(s). **We**, **our**, and **us** refer to Farm Bureau New Horizons
50 Insurance Company of Missouri or **our** representatives. Defined words and terms
51 will be printed in **BOLD TYPE** throughout the policy.
52

53 **Blanket** – means all **farm personal property** owned by **you** except **individually**
54 **identified** property or property which is excluded.

55 **Bodily injury** – means physical harm to the body, and sickness, or non-
56 communicable disease, including death, which results from physical harm to the
57 body. **Bodily injury** does not include any sexually transmitted disease, or any
58 mental injury, sickness or disease of the mind, mental anguish, or emotional
59 distress unless such condition is diagnosed by a medical doctor and directly
60 results from physical **bodily injury** to the individual on whose behalf the claim is
61 made.

62 **Business** – means:

- 63 1. Any full or part-time occupation, profession, or trade, including
64 **farming**; however, **business** does not include **farming** if the
65 Declaration Page(s) lists END HF00001-F001 - Farm Liability; or
- 66 2. Any activity for which the person engaged in that activity
67 reasonably expects to receive monetary compensation or gain
68 including **farming**; however, **business** does not include **farming**
69 if the Declaration Page(s) lists END HF00001-F001 - Farm
70 Liability; or
- 71 3. The use of any part of any premises as identified in 1. and 2.
72 above; or
- 73 4. Any property rented or held for rental by any **insured**. However,
74 when the **dwelling** is rented and used exclusively for residential
75 purposes, it is not considered a **business** if the Declaration
76 Page(s) identifies the **dwelling** as tenant occupied.

77 **Business** does not mean:

- 78 1. The occasional, non-repetitive sale of personal property at the
79 **residence premises**;
- 80 2. A part-time activity, engaged in by any **insured**, if the individual
81 engaged in that activity is under the age of twenty-one.

82 **Custom Farming** – means **farming** done by any **insured** for others in exchange
83 for cash or commodity remuneration. **Custom Farming** does not include
84 exchange labor.

85 **Dwelling** – means the house, duplex, apartment, condominium, townhouse,
86 mobile home, manufactured home, or modular home identified on the Declaration
87 Page(s).

88 **Farming** – means the ownership, maintenance, or use of the **insured premises**
89 for the production of **farm products**. **Farming** includes operation of roadside
90 stands where the main products sold are **your own farm products**.

91 **Farm Employee** – means any person who works for any **insured** whose duties
92 are in connection with the **farming** of the **insured premises**. It does not include
93 any **insured** or **relative** of any **insured** living on the **insured premises**, nor any
94 employee while engaged in any **business** activity.

95 **Farm Personal Property** – means **livestock, machinery, and grain and feed**
96 owned by **you** while being used for personal or **farming** purposes. It does not
97 include any property which is attached to the land or any permanent structure
98 except as provided for irrigation or GPS equipment under **machinery** coverage.
99 A gator, mule, or other similar slow-moving utility-type vehicle or lawn or garden
100 tractor used solely to service the **residence premises** is considered Coverage C
101 – Personal Property.

102 **Farm Products** – means crops, **livestock**, eggs, bulk milk, nursery stock,
103 vegetables and fruits raised or grown on the **insured premises**. It does not
104 include any product which has been processed from its original form into another
105 product.

106 **Fungi or mold** – means any type or form of fungus, including mold or mildew and
107 any mycotoxins, spores, scents, or by-products produced or released by **fungi or**
108 **mold**. Under Section II this does not include any **fungi or mold** that are on, or
109 are contained in, products or goods intended for consumption.

110 **Grain and Feed** – means:

- 111 1. **Grain**, including threshed, harvested or combined corn, wheat,
112 grain sorghum, rice, soy beans, barley, oats, rye, sunflowers,
113 grass seeds, cotton and cotton seed, and fruits and vegetables.
- 114 2. **Feed**, including hay, straw, fodder, silage, ground feed, and
115 manufactured and processed stock food and food additives.

116 The following are covered only when **individually identified**: grain under
117 government loan or seal, grain or feed held for resale, grain or feed not owned by
118 any **insured**, and other crops or plants.

119 **Individually Identified** – means **farm personal property** which is separately
120 described on the Coverage E schedule on the Declaration Page(s). This includes
121 **machinery** purchased by **you** as a replacement for an item listed on the
122 schedule.

123 **Insured** – means **you** and the following residents of **your** household:

- 124 1. **Your relatives**.
- 125 2. Any other person under the age of 21 who is in the legal care of
126 the Named Insured.

127 If the Named Insured on the Declaration Page(s) is not a person,
128 **insured** also means the person(s) listed as Designated Representative
129 on the Declaration Page(s), their **relatives**, and any other person
130 residing in their household under the age of 21 who is in their legal

131 care.
132 If the Declaration Page(s) lists END HF00001-F001 – Farm Liability,
133 **insured** also includes any **Farm Employee** while acting within the
134 course and scope of employment in the named insured's **farming**
135 operation.
136 If **you** die, the person having proper legal custody of covered property
137 replaces **you** as the Named Insured. This applies only to insurance on
138 covered property and legal liability arising out of that property. If **you** die, any
139 person who is an **insured** continues to be an **insured** while residing on the
140 **insured premises**.

141 **Insured premises** – means:

142 1. The described location:

143 If **you** own or rent the **dwelling** described on the Declaration Page(s),
144 the **insured premises** are that **dwelling** and related real property at that
145 location.

146 2. For Coverage F - Personal Liability and Coverage G - Medical
147 Payments Coverages only, **insured premises** also include:

- 148 (a) Other premises listed on the Declaration Page(s).
- 149 (b) The part of any residential premises **you** acquire or which
150 is being built for **your** occupancy during the current policy
151 period until the renewal date of the policy.
- 152 (c) Individual or family cemetery lots and burial vaults.
- 153 (d) The part of any residential premises not owned by **you**
154 while **you** are temporarily residing there. This includes
155 residences of **you, your relatives**, or the first person listed
156 as Designated Representative on the Declarations
157 Page(s) and their **relatives**, while attending school.
- 158 (e) Sidewalks, driveways, approaches, and access ways
159 immediately adjoining the **insured premises**, excluding
160 public roads, public lakes, streams, rivers, creeks or other
161 public waterways.
- 162 (f) Vacant land (without dwelling or other structure[s])
163 provided **you** do not own more than 40 such acres.

164 If the Declaration Page(s) lists END HF00001-F001—Farm Liability,
165 **insured premises** also includes:

- 166 3. All premises **you** lease or rent for **farming** purposes when
167 located in the State of Missouri. **You** must contact **us** to provide
168 coverage for rented or leased land located outside the State of
169 Missouri.
- 170 4. The part of any farming premises **you** acquire or which is being
171 built for **your** farming operation during the current policy period
172 until the renewal date of the policy.

173 **Livestock** – means,

- 174 1. Cattle, swine, horses, sheep, mules, donkeys, and goats, and
175 2. Other animals, including poultry, only when such other animals are
176 **individually identified.**

177 **Machinery** – means:

- 178 1. Tractors, combines, corn pickers, cotton pickers, and similar
179 self-propelled **machinery** and their attachments designed and
180 principally used for **farming** purposes on the **insured**
181 **premises**. GPS equipment and its components used in
182 **farming** are considered **machinery** whether they are mobile,
183 attached to **machinery**, self-standing, or attached to a tower or
184 other structure. A tower or other structure is not considered
185 **machinery** and if insured must be insured as an Other
186 Structure.
- 187 2. Hay balers, mowers, rakes, forage harvesters, drills, seeders,
188 cultivators, plows, disks, harrows, wagons, and similar
189 implements including portable augers, designed and principally
190 used for **farming** purposes on any **insured premises**.
- 191 3. Irrigation equipment and all its components to include all
192 pumping and necessary electrical equipment, whether mobile,
193 free standing, or attached to the land or any permanent
194 structure. **Machinery** does not mean wells, well casings, seals,
195 collars, joints, couplings, or other parts used with well casings.
- 196 4. Farm chemicals, including herbicides, pesticides, fungicides,
197 and fertilizers.
- 198 5. Farm records and supplies, including gas, diesel fuel, oils, and
199 lubricants.
- 200 6. Other miscellaneous farm equipment, including tools, saddles
201 and tack, machines, and supplies.
- 202 7. Other machinery and equipment designed for **business** use
203 while used in **farming**, but only when **individually identified**.
- 204 8. Portable structures, including portable feeders, fencing
205 materials, and portable corrals.
- 206 9. Building materials for use in **farming**.

207 **Market value** – means the price which the property in question would bring when
208 offered for sale by one willing but not obliged to sell it, and when bought by one
209 willing or desirous to purchase it but who is not compelled to do so.

210 **Motor vehicle** – means:

- 211 1. A motorized land vehicle designed for travel on public roads.
212 2. A motorized land vehicle subject to registration.
213 3. A trailer or semi-trailer designed for travel on public roads.
214 4. A trailer or semi-trailer subject to motor vehicle registration. A
215 boat, camper, home, or utility trailer not being towed or carried on
216 a vehicle included in (1.) or (2.) is not a **motor vehicle**. A utility

- 217 trailer is any trailer that may be used for more than one use.
218 5. A motorized golf cart, snowmobile, or other motorized land
219 vehicle owned or used by any **insured** and designed for
220 recreational use off public roads, while off an **insured premises**.
221 A golf cart while used by **you** for golfing purposes is not a **motor**
222 **vehicle**.
- 223 6. A motorized bicycle, motor-tricycle, motorcycle, go cart, dune
224 buggy, moped, motor scooter, mini-bike, utility bike, pocket rocket,
225 or all-terrain vehicle owned or used by any **insured** while off an
226 **insured premises**.
- 227 7. A motorized mini-truck, mini-car, mini-utility vehicle or similar
228 vehicle, whose operation or use is prohibited on public roads in the
229 United States, while operated or used by any **insured** off an
230 **insured premises**.
- 231 8. Any vehicle while being towed by or carried on a **motor vehicle**
232 or farm **machinery**, included in (1.), (2.), (3.), (4.), (5.), (6.) or
233 (7.).

234 Regarding Coverage E only, a wagon with a pivotal front axle or tongue
235 assembly is not considered a **motor vehicle**.

236 **Occurrence** – means an unintended accident, including continuous or repeated
237 exposure to substantially the same general harmful conditions, that happens
238 abruptly, which causes **bodily injury** or **property damage** during the coverage
239 period. All such exposure to substantially the same general conditions will be
240 considered as arising out of one **occurrence**.

241 **Property damage** – means physical injury to or physical destruction of tangible
242 property, including the loss of its use.

243 **Relative** – means a person related by blood, marriage or adoption who is
244 primarily a resident of your household. This includes a ward or foster child. It
245 includes an unmarried and unemancipated child away at school under the age of
246 25.

247 **Residence employee** – means an employee of the Named Insured whose duties
248 are connected to the maintenance of the **dwelling** described on the Declaration
249 Page(s) and related real property at that location. It also includes a **farm**
250 **employee** if the Declaration Page(s) lists END HF00001-F001 FARM LIABILITY.
251 A **residence employee** does not include persons while performing duties for the
252 **business** of the Named Insured.

253 **Residence premises** – means a one- or two-family **dwelling**, other structures
254 and grounds which are shown on the Declaration Page(s) and designated as
255 Owner Occupied.

256 SECTION I

257 COVERAGE A – DWELLING

260 This policy provides coverage for the described **dwelling** only if Dwelling is shown
261 on the Declaration Page(s) and a premium is listed for the **dwelling**.

262 **We cover:**

- 263 1. The described **dwelling** and permanently attached fixtures,
264 decks, porches, carports, garages, mailboxes, awnings, and wall-
265 to-wall carpeting.
- 266 2. Permanently installed outdoor equipment on **your insured**
267 **premises** which provide service to **your dwelling** for heating,
268 cooling, supplying water or electricity, lighting, or cooking. But,
269 this does not include any equipment which **you** do not own.
- 270 3. Construction materials on **your insured premises** intended for
271 use in connection with the repair, remodeling, or renovation of
272 **your dwelling** when the materials are located on **your insured**
273 **premises**.

274 **We do not cover:**

- 275 1. Outdoor radio or TV or satellite antennas, satellite dishes, or
276 similar equipment used to transmit or receive audio or video
277 signals, including their lead-in wiring, accessories, masts, and
278 towers.
- 279 2. Unattached structures, meaning any structure that is not affixed
280 to the foundation or slab of the **dwelling**.
- 281 3. Above-ground pools, hot tubs, or spas unless specifically listed
282 on the Declaration Page(s) under Coverage B.
- 283 4. In-ground pools unless specifically listed on the Declaration
284 Page(s) under Coverage B.
- 285 5. Fences.

286 **COVERAGE B – OTHER STRUCTURES**

287
288 This policy provides coverage for the described other structures only if Other
289 Structures is shown on the Declaration Page(s) and a premium is listed for the Other
290 Structures.

291
292 **We cover** other structure(s) shown on the Declaration Page(s) under Coverage B
293 **up to** the amount of insurance for each structure shown on the Declaration
294 Page(s), subject to the co-insurance requirement in the Co-Insurance section of
295 the policy.

296 **COVERAGE C – PERSONAL PROPERTY**

297
298 This policy provides coverage for personal property only if Personal Property is
300 shown on the Declaration Page(s) and a premium is listed for Personal Property.

301 **We cover** personal property owned by **you, your relative** or any resident of **your**
302 household under the age of 21 and in **your** legal care.

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LIMITATIONS ON PERSONAL PROPERTY COVERAGE

These limitations do not increase the amount of insurance for Coverage C. Each limit below is the total limit per **occurrence** for all property in that category:

1. For personal property away from the **residence premises**, we will pay up to a maximum 10% of the amount of insurance shown under Coverage C in the Declaration Page(s) for covered losses. This limitation does not apply to personal property in a newly acquired principal residence for the thirty (30) days immediately after **you** begin to move property there.
2. \$500 per item, maximum of \$1,500 per **occurrence**, on jewelry, watches, precious and semi-precious stones, gems, and furs.
3. \$500 per item, maximum of \$1,500 per **occurrence**, for loss by theft of firearms, including their parts and accessories.
4. \$500 on fishing rods, reels, lures, tackles boxes, and fishing accessories for loss by theft.
5. \$500 on hunting and archery equipment and accessories, excluding firearms and accessories, for loss by theft.
6. \$1,000 due to the theft of credit card or fund transfer card or loss due to check forgery.
7. \$1,000 for loss by theft of silverware, goldware, china, or crystal.
8. \$1,000 for loss by theft of musical instruments.
9. \$500 on collector cards.
10. \$500 on comic books.

PERSONAL PROPERTY NOT COVERED

We do not cover with respect to Coverage C:

1. Property covered by any scheduled insurance whether in this policy or any other policy.
2. Animals, birds, insects, or fish.
3. **Motor vehicles**, including but not limited to their parts or supplies, camper shells, and slide-in campers.
4. Motorcycles, motor-tricycles, or dune buggies.
5. Any type of aircraft, glider, or balloon, including their parts and equipment, except model airplanes.
6. Outdoor radio or TV or satellite antennas, satellite dishes, or similar equipment used to transmit or receive audio or video signals, including their lead-in wiring, accessories, mast, and towers.
7. Any device, accessories, or antennas designed for reproducing, detecting, receiving, transmitting, recording, or playing back

346 data, radar, sound, signals, or picture (or any film, tape, wire,
347 record, disc, chip, memory card, or other medium designed for
348 use with such device) which may be operated from the electrical
349 system of a **motor vehicle** or watercraft while in or on that
350 **motor vehicle** or watercraft.

- 351 8. **Business** property, meaning any property which is currently
352 used in or owned by any **business you** are connected with.
- 353 9. Fences.
- 354 10. Above-ground pools, hot tubs, or spas unless specifically listed
355 on the Declaration Page(s) under Coverage B.
- 356 11. Money, money orders, bank notes, bullion, gold other than
357 goldware, silver other than silverware, platinum, coins, precious
358 metals, or loss through acceptance of counterfeit money.
- 359 12. Securities, stamps, tickets, accounts, deeds, evidence of debt,
360 passports, manuscripts, unpublished works, and other valuable
361 papers, drafts, cashier checks, travelers checks, certified
362 checks, official checks, checks, certificates of deposit, and notes
363 other than bank notes including negotiable orders of withdrawal.
- 364 13. Watercraft, including their trailers, equipment, accessories and
365 outboard motor(s).
- 366 14. Trailers, not used with watercraft, including but not limited to
367 utility, camping and recreation trailers.
- 368 15. Credit cards or fund transfer cards.
- 369 16. Portable structures.
- 370 17. **Farm Personal Property**, except as provided in Coverage E.
- 371 18. Personal property specifically or categorically listed in the
372 section entitled "Limitations on Personal Property Coverage"
373 above, except to the extent of the limit stated in that section.
- 374 19. Personal property specifically or categorically listed in any option
375 or endorsement to this policy except to the extent of the limit
376 stated in that option or endorsement.

377 **COVERAGE D – EXTRA EXPENSE/FAIR RENTAL VALUE**

380 This policy provides coverage for Extra Expense only if Extra Expense is shown
381 on the Declaration Page(s) and a premium is listed for Extra Expense.

382 The amount of insurance for Coverage D is the actual extra expense incurred
383 within twelve (12) months of the covered loss, up to the limit shown on the
384 Declaration Page(s), for all the following coverages:

- 385 1. Additional Living Expense. If a loss covered under Section I
386 makes the **insured premises** uninhabitable, **we** cover any
387 necessary and reasonable increase in living expenses incurred by
388 **you** so that **your** household can maintain its normal standard of

- 389 living. Payment will be for:
390 a. Only the shortest time it should take to repair or replace
391 the premises, or
392 b. If **you** permanently relocate, the shortest time required
393 for **your** household to move elsewhere.
- 394 2. Fair Rental Value. If a loss covered under Section I makes that
395 part of the **insured premises** rented to others or held for rental by
396 **you** uninhabitable, **we** cover its Fair Rental Value. **We** will not pay
397 the Fair Rental Value for any **dwelling** or that portion of a
398 **dwelling** held for rental if it had not been inhabited within 180
399 days prior to the loss. **We** will pay for the shortest time needed to
400 repair or replace the part of the premises rented or held for rental.
401 Fair Rental Value will not include any expense that does not
402 continue while that part of the **insured premises** rented or held for
403 rental is uninhabitable. No **insured** will be entitled to payment
404 under Additional Living Expense and Fair Rental Value for the
405 same element of loss under extra expense.
- 406 3. Prohibited Use. A civil authority may forbid use of the **insured**
407 **premises** as a result of direct damage to neighboring premises by
408 a Peril Insured Against in this policy. If so, **we** will cover resulting
409 extra expense loss up to two weeks during which use is prohibited.

410
411 **We** do not cover loss or expense due to cancellation of a lease or agreement.
412 This twelve (12) month period of time is not limited by expiration of this policy.

413
414 **We** do not cover Additional Living Expenses or Fair Rental Value for loss due to
415 **fungi or mold** except as provided in Supplementary Coverages—Section I.

416 **COVERAGE E – FARM PERSONAL PROPERTY**

417
418
419 This policy provides coverage for **Farm Personal Property** only if Farm Personal
420 Property is shown on the Declaration Page(s) and a premium is listed for Farm
421 Personal Property.

422 **We** cover with respect to Coverage E:

- 423 1. The **individually identified** property shown on the Coverage E
424 Schedule on the Declaration Page(s), and
425 2. **Blanket** property but only to the extent that the total amount of
426 insurance shown for Coverage E on the Declaration Page(s)
427 exceeds the cumulative amount of insurance for all **individually**
428 **identified** property owned by **you**. This includes **machinery**
429 leased to **you** under a written agreement.

430 **Perils insured against with respect to Coverage E:**

- 431 1. **Livestock** are covered for Basic Coverage.

- 432 2. **Machinery** is covered for Basic Coverage
433 Tires are covered if:
434 a. stolen, or damaged by fire, vandalism or malicious mischief;
435 or
436 b. the **machinery** to which the tires are attached is involved in
437 a peril otherwise covered. The puncture of a tire only, resulting
438 from running over an object is not covered.
439 3. **Grain and Feed** are covered for Basic Coverage.
440

441 **Limitations on Certain Farm Personal Property:**

442 The following limitations are not applicable to **individually identified** property.
443 When covered on a **blanket** basis, **we** will not pay more than:

- 444 1. \$3,000 per head of cattle; \$1,000 per head of cattle under one
445 year old at the time of loss.
446 2. \$2,000 per head for horses; \$1,000 per head for horses under
447 one year old at the time of loss.
448 3. \$1,000 per head on all other **livestock**.
449 4. \$500 per portable structure.
450 5. \$2,000 on farm records, including cost of their reproduction.
451 6. \$5,000 per stack of hay, straw, or fodder. A stack is all hay,
452 straw, or fodder not in a structure and not separated by at least
453 100 feet of clear space.
454 7. \$5,000 per **occurrence** for cotton, whether in pickers, bales,
455 wagons, trailers, or modules.
456

457 **PROPERTY NOT COVERED**

458
459 **We do not cover with respect to Coverage E:**

- 460 1. **Livestock** while:
461 a. In transit by common carrier or carrier for hire.
462 b. In a slaughter house, packing plant, public yard, public sale
463 barn, or public sale yard.
464 2. **Machinery**:
465 a. While beyond a 100-mile radius of the **insured premises**
466 when used in **custom farming**.
467 b. While being used in any **business**, tractor pull, race,
468 contest, or similar event.
469 c. Attached to structures or land, including equipment attached
470 to chicken, broiler, or laying poultry houses, hog
471 confinement, nursery or farrowing houses, or dairy barns.
472 When we have irrigation equipment insured, we do cover all
473 of its components including those attached to the land or
474 any permanent structure. We do not cover wells, well

475 casing, seals, collars, joints, couplings, or other parts used
476 with well casings. When we have GPS equipment and
477 components, used in **farming**, insured, we do cover GPS
478 equipment and components attached to a tower or other
479 structure. Towers or other structures to which GPS
480 equipment or components are attached, if insured, must be
481 insured as an Other Structure.

482 d. Alcohol stills, cotton gin equipment, logging, forestry or saw-
483 mill equipment, or quarry equipment.

484 3. **Motor vehicles**, watercraft, or aircraft, including their equipment and
485 supplies. Gators, Mules, or other similar slow moving vehicles are not
486 considered mini utility vehicles under the definition of **motor vehicle**
487 for the purposes of Coverage E – Farm Personal Property.

488 4. **Grain and Feed:**

489 a. While in transit by common carrier or a carrier for hire.

490 b. While stored or being processed in public elevators or
491 warehouses, seed houses, drying plants, and manufacturing
492 plants.

493 c. While in the open, including while in a temporary or make-
494 shift structure; however, **grain and feed** in the open is
495 covered against loss by fire only.

496 5. That property which is specifically excluded in this form or in the
497 Coverage E schedule shown on the Declaration Page(s).

498 6. **Farm personal property** specifically or categorically listed in the
499 section entitled “Limitations on Certain **Farm Personal Property**
500 Coverage” above, except to the extent of the limit stated in that
501 section.

502 7. **Farm personal property** or personal property specifically or
503 categorically listed in any option or endorsement to this policy except
504 to the extent of the limit stated in that option or endorsement.

505 8. Personal Property except as provided in Coverage C.

506

507 **SUPPLEMENTARY COVERAGES – SECTION I**

508

509 **We** provide the following Supplementary Coverages. None of these increase any
510 amount of insurance stated in this policy. Each coverage is subject to this policy’s
511 deductible except where otherwise stated.

512 1. Emergency Removal: **We** pay for loss to covered property while
513 removed from the **insured premises** to prevent damage by loss
514 which would be covered by this policy. Such property is covered
515 against sudden, accidental, and direct loss not specifically
516 excluded under this policy, for a period up to thirty (30) days.

517 2. Debris Removal: **We** pay reasonable and necessary expense

518 incurred by **you** for the removal of debris of covered property
519 following an insured loss not to exceed an amount equal to 10%
520 of the coverage involved. This coverage does not extend to fees
521 or expenses **you** incur for the tearing off, or tearing out, or other
522 costs associated with the demolition of the remains of covered
523 property.

524 3. Fire Department Service Charge: **We** will pay up to \$500 for
525 **your** obligation assumed by contract or agreement for fire
526 department charges incurred to save or protect covered property
527 against sudden, accidental, and direct loss not specifically
528 excluded under this policy. No deductible applies to this
529 coverage.

530 4. Renter's Building Additions and Alterations: This coverage
531 applies only if **you** are not the owner of the residence. **We** will
532 cover fixtures, alterations, installations, or additions that **you**
533 have added to that portion of the residence used exclusively by
534 **you**, and that **you** would be responsible for if there was a loss.
535 The most **we** will pay is \$1,000. The same Level of Protection
536 and settlement valuation method apply to this Supplementary
537 Coverage as the Declaration Page(s) shows for Coverage C.

538 5. Condominium Owners Additions and Alterations: **We** will cover,
539 for an amount not greater than \$1,000, unit owners' additions,
540 alterations, fixtures, or installations made to the part of the
541 **dwelling** within the unfinished interior surfaces of the perimeter
542 walls, floors, and ceilings of **your** condominium unit. The same
543 Level of Protection and settlement valuation method apply to this
544 Supplementary Coverage as the Declaration Page(s) shows for
545 Coverage C.

546 6. If a loss caused by a Peril Insured Against under Section I results
547 in **fungi or mold**, other microbes, or rot, **we** will pay for:

548 a. Remediation of the **fungi or mold**, other microbes, or
549 rot. This includes payment for the reasonable and
550 necessary cost incurred to:

551 (1) Remove the **fungi or mold**, other microbes, or rot
552 from covered property or to repair, restore, or
553 replace that property; and

554 (2) Tear out and replace any part of the **dwelling** as
555 needed to gain access to the **fungi or mold**, other
556 microbes, or rot.

557 b. Any reasonable and necessary increase in living
558 expense **you** incur so that **your** household can
559 maintain its normal standard of living if the **fungi or**
560 **mold**, other microbes, or rot makes the **residence**

561 **premises** not fit to live in. **We** do not cover loss or
562 expense due to cancellation of a lease or agreement;
563 and

564 c. Any reasonable and necessary testing or monitoring of
565 air or property to confirm the absence, presence, or
566 level of the **fungi or mold**, other microbes, or rot,
567 whether performed prior to, during, or after removal,
568 repair, restoration, or replacement. The cost of such
569 testing will be provided only to the extent that there is a
570 reason to believe that there is the presence of **fungi or**
571 **mold**, other microbes, or rot.

572 **We** will pay under this additional coverage only if:

573 a. The covered loss and **fungi, mold**, or bacteria occurs
574 during the policy period;

575 b. All reasonable means were used to save and preserve
576 the property and to prevent the growth of fungi, mold,
577 bacteria or rot, at the time of and after the covered loss;
578 and

579 c. **We** receive prompt notice of the covered cause of loss that is
580 alleged to have resulted in **fungi or mold**, other microbes, or
581 rot.

582 The most **we** will pay under this supplementary coverage is \$5,000. This is
583 the most **we** will pay for the total of all loss or costs regardless of the
584 number of locations or items of property insured under this policy or the
585 number of losses or claims made.

587 This is not additional insurance and does not increase the limit of liability
588 that applies to the damaged property. The policy deductible will apply to
589 this supplementary coverage.

591 **SUPPLEMENTARY COVERAGES APPLICABLE TO COVERAGE E**

592
593 These additional supplementary coverages apply to **your** policy only when the
594 amount of insurance for Coverage E is \$25,000 or more. They do not increase
595 the amount of insurance for Coverage E shown on the Declaration Page(s).

597 Except as stated in this section, they are subject to all policy provisions, including
598 but not limited to, the Coverage E deductible, level of protection, Limitations on
599 Certain Property, and co-insurance requirement.

600
601 7. **Borrowed Machinery:** **We** cover **machinery** which any **insured**
602 borrows or rents for use in the operation of **your** farm. This does
603 not include **machinery** used for **business** purposes or **custom**

604 **farming.**
605 The most **we** will pay is 50% of the total amount of insurance for
606 Coverage E or \$25,000, whichever is less. **We** will not pay for
607 any borrowed machinery in which any **insured** has an
608 ownership, lease, or lien holder interest.

609 This coverage is excess over any other insurance available to
610 the owner of the borrowed **machinery**.

611 8. Co-Insurance Waiver for Newly Purchased **Machinery**: When
612 the policy includes **machinery** on a **blanket basis**, **we** also
613 cover newly purchased **machinery**. Within thirty (30) days of
614 the purchase date, **we** will use only the **market value** of the new
615 **machinery** which exceeds \$50,000 in determining the co-
616 insurance requirement for any covered loss. After the thirty (30)
617 days has expired, the full **market value** will be used.

618 9. Farm Extra Expense: **We** will pay up to \$2,000 per **occurrence**
619 to cover reasonable extra expense actually incurred by **you** to
620 continue normal **farming** operations which are interrupted
621 because of a covered loss.

622 **We** will not pay more than the **market value** of **individually**
623 **identified** property damaged, including the amount of extra
624 expense incurred. The co-insurance requirement does not
625 apply to this Farm Extra Expense coverage.

626 10. Power Interruption: **We** will pay up to \$2,000 per **occurrence**
627 for loss to frozen semen and embryos, to refrigerated bulk milk,
628 or to refrigerated **farm products** when covered by this policy
629 when the loss is the result of power outage causing heating or
630 cooling failure. This does not include loss resulting from
631 accidental disconnection of an electric cord, negligence in
632 operation of any **machinery**, or failure to make a reasonable
633 attempt to reduce the loss.

634 PERILS INSURED AGAINST – SECTION I

635 FIRE & LIGHTNING COVERAGE

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639 If **you** have Fire & Lightning Coverage, **we** only cover loss caused by the following
640 perils, subject to the limitations included within the perils listed below and the
641 General Exclusions:

642 1. Fire.
643 This peril does not include fire loss caused by vandalism or
644 malicious mischief:

645 a. to property on the **insured premises** if the **dwelling** has
646 been vacant or unoccupied for more than sixty (60)

647 consecutive days immediately before the loss. For the
648 purpose of this peril, a **dwelling** under construction is not
649 considered vacant or unoccupied.

650 b. if committed by a tenant of the **dwelling**.

651 Fires including, but not limited to, those resulting from arson or from an
652 incendiary origin will be considered vandalism or malicious mischief
653 under both a. and b. above.

654 2. Lightning.

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FIRE, LIGHTNING AND EXTENDED COVERAGE

658 If **you** have Fire, Lightning and Extended Coverage, **we** provide the coverage set
659 forth under Fire & Lightning Coverage above and **we** also cover loss caused by
660 the following additional perils, subject to the limitations included within the perils
661 listed below and the General Exclusions:

662 3. Windstorm or hail.

663 This peril does not include loss to the inside of a **dwelling** or
664 other structure or property contained in a **dwelling** or other
665 structure caused by rain, water, snow, sleet, sand, or dust unless
666 the direct force of wind or hail damages the **dwelling** or other
667 structure causing an opening in a roof or wall and the rain, water,
668 snow, sleet, sand, or dust enters through this opening.

669 4. Explosion.

670 5. Riot or civil commotion.

671 6. Aircraft, including self-propelled missiles and spacecraft.

672 7. Vehicles.

673 This peril does not include loss caused by a vehicle owned or
674 operated by any **insured** or a resident of the **insured premises**.

675 8. Smoke means sudden, accidental, and direct damage from
676 smoke.

677 This peril does not include loss caused by smoke from any solid
678 fuel burning device or from agricultural or industrial operations.
679 Sudden and accidental smoke or soot that escapes from
680 household appliances, fire places, or non solid fuel heating
681 systems is covered.

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BASIC COVERAGE

685 If **you** have Basic Coverage, **we** provide the coverage set forth under Fire,
686 Lightning and Extended Coverage above and we also cover loss caused by the
687 following additional perils, subject to the limitations included within the perils listed
688 below and the General Exclusions:

689 9. Vandalism or malicious mischief.

690 Upon discovery, **you** must notify local law enforcement within 24

- 691 hours for coverage to apply.
692 This peril does not include:
693 a. loss to property on the **insured premises** if the **dwelling**
694 has been vacant or unoccupied for more than sixty (60)
695 consecutive days immediately before the loss. For the
696 purpose of this peril, a **dwelling** under construction is not
697 considered vacant or unoccupied.
698 b. loss committed by a tenant of the **dwelling**.
- 699 10. Theft.
700 Upon discovery, **you** must notify local law enforcement within 24
701 hours for coverage to apply.
- 702 11. Breakage of glass or safety glazing material which is part of a
703 **dwelling** or other structure, storm door, or storm window.
704 This peril does not include loss on the **insured premises** if the
705 **dwelling** has been vacant or unoccupied for more than sixty (60)
706 consecutive days immediately before the loss. For the purpose of
707 this peril, a **dwelling** under construction is not considered vacant
708 or unoccupied.

709 BROAD COVERAGE

712 If **you** have Broad Coverage, **we** provide the coverage set forth under Basic
713 Coverage and **we** also cover loss caused by the following additional perils, subject
714 to the limitations included within the perils listed below and the General
715 Exclusions:

- 716 12. Falling objects. This peril does not include loss to the inside of a
717 **dwelling** or other structure or property contained in the **dwelling**
718 or other structure unless the roof or an outside wall of the
719 **dwelling** or other structure is first damaged by a falling object.
720 Damage to the falling object itself is not covered.
- 721 13. Weight of ice, snow, or sleet, which causes damage to a
722 **dwelling** or other structure or property contained in the **dwelling**
723 or other structure. This peril does not include loss to an awning,
724 fence, patio, pavement, swimming pool, foundation, retaining
725 wall, bulkhead, pier, wharf, or dock.
- 726 14. Accidental discharge or overflow of water or steam from within a
727 plumbing, heating, air conditioning, or automatic fire protective
728 sprinkler system, or from within a household appliance. If the
729 loss is not otherwise excluded, **we** also pay for tearing out and
730 replacing any part of a covered building on the **insured**
731 **premises** necessary to repair the system or appliance from
732 which the water or steam escaped. This peril does not include
733 loss:

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- a. To a **dwelling** or other structure caused by continuous or repeated seepage or leakage of water or steam from a:
 - (1) Heating, air conditioning, or automatic fire protective sprinkler system;
 - (2) Household appliance; or
 - (3) Plumbing system, including from, within or around any shower stall, shower bath, tub installation, hot tub, spa, whirlpool, or other plumbing fixture, including their walls, ceilings, or floors which occurs over a period of time and results in deterioration, rust, **fungi or mold**, or wet or dry rot; or
 - b. On the **insured premises** if the **dwelling** has been vacant for more than sixty (60) consecutive days immediately before the loss. For the purposes of this peril only, a **dwelling** under construction is not considered vacant.
 - c. To the system or appliance from which the water or steam escaped.
 - d. Caused by or resulting from freezing, except as provided in peril number (16.).
 - e. On the **insured premises** caused by accidental discharge or over-flow which occurs off the **insured premises**, or
 - f. Caused by backup of any sewer or drain.
15. Sudden, accidental, and direct tearing apart, cracking, burning, or bulging of a steam or water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water. This peril does not include loss caused by or resulting from freezing except as provided in peril number (16).
16. Freezing of a plumbing, heating, air conditioning, or automatic fire protective sprinkler system, or of a household appliance. This peril does not include loss on the **insured premises** while the **dwelling** is vacant, unoccupied, or under construction unless **you** have:
 - a. Maintained heat in the **dwelling** or other structure, or
 - b. Shut off the liquid supply and drained the system and appliances of liquid.
17. Sudden, accidental, and direct damage from artificially generated electrical current.
18. Collapse. **We** will cover loss or damage to covered property caused by the collapse of a **dwelling** or other structure at the **insured premises**. Collapse means the abrupt falling down or caving in of a building or part of a building with the result that the building or part of the building cannot be occupied or used for its current intended purpose. A building or any part of a building

777 that is in danger of falling down or caving in is not considered to
778 be in a state of collapse. A part of a building that is standing is
779 not considered to be in a state of collapse even if it has
780 separated from another part of the building. A building or any
781 part of a building that is standing is not considered to be in a
782 state of collapse even if it shows evidence of cracking, bulging,
783 sagging, bending, leaning, settling, shrinkage or expansion. This
784 peril does not include damage to any of the following unless the
785 damage is the direct result of the **dwelling** or other structure
786 collapse: retaining walls, foundation walls, swimming pools,
787 piers, wharves, docks, patios, walks, roadways and other paved
788 surfaces, or awnings or yard fixtures. Nor does it include damage
789 caused by settling, cracking, bulging, shrinking, or expansion of
790 pavement, foundation, wall, floor, roof, or ceiling unless the
791 damage is the direct result of the **dwelling** or other structure
792 collapse.
793

794 **GENERAL EXCLUSIONS – APPLICABLE TO ALL PERILS AND FORMS OF**
795 **COVERAGE**
796

797 **We** will not pay for loss or damage that is directly or indirectly caused by, arising
798 out of, contributed to, or aggravated by any of the following causes of loss. Such
799 loss or damage is excluded regardless of any other causes or events that
800 contribute concurrently or in any other sequence to the loss.
801

- 802 1. Wear and tear;
- 803 2. Marring or scratching;
- 804 3. Deterioration;
- 805 4. Inherent vice;
- 806 5. Latent or inherent defect;
- 807 6. Mechanical breakdown;
- 808 7. Rust;
- 809 8. **Fungi or mold**, except as provided in Supplementary
810 Coverages;
- 811 9. Wet or dry rot;
- 812 10. Contamination;
- 813 11. Actual, alleged, or threatened discharge, dispersal, seepage,
814 migration, release, exposure to, or escape of asbestos, lead
815 paint, lead, pollutants, smoke, vapors, soot, fumes, acids,
816 alkalis, toxic chemicals, liquids or gases, waste materials or other
817 irritants, contaminants, or pollutants, or other toxic materials or
818 substances, whether gradual or sudden. However, this exclusion
819 does not apply to sudden and accidental smoke or soot that

- 820 escapes from household appliances, fire places or non solid fuel
821 heating systems.
- 822 12. Smog;
- 823 13. Smoke from agricultural or industrial operations;
- 824 14. Settling, cracking, shrinkage, bulging, sagging, leaning, or
825 expansion of pavement, patios, foundations, walls, floors,
826 ceilings, chimneys, fences, decks, driveways, carports, or
827 swimming pools;
- 828 15. Birds, vermin, rodents, insects, or domestic or wild animals.
- 829 16. Vandalism or malicious mischief or breakage of glass and safety
830 glazing:
- 831 a. If the **dwelling** or other structure has been vacant or
832 unoccupied for more than sixty (60) consecutive days
833 immediately preceding the loss. For the purpose of this
834 coverage only, a **dwelling** or other structure under
835 construction is not considered vacant.
- 836 b. If committed by a tenant of the **dwelling**.
- 837 17. Water or steam damage:
- 838 a. To a **dwelling** or other structure caused by continuous or
839 repeated seepage or leakage of water or steam from a:
- 840 (1) Heating, air conditioning or automatic fire protective
841 sprinkler system;
- 842 (2) Household appliance; or
- 843 (3) Plumbing system, including from, within, or around any
844 shower stall, shower bath, tub installation, hot tub, spa,
845 whirlpool, or other plumbing fixture, including their
846 walls, ceilings, or floors which occurs over a period of
847 time and results in deterioration, rust, **fungi or mold**, or
848 wet or dry rot; or
- 849 b. To the system or appliance from which the water or steam
850 escaped.
- 851 c. Caused by or resulting from freezing, except as provided in
852 general exclusion number (18.).
- 853 d. On the **insured premises** caused by accidental discharge
854 or over-flow which occurs off the **insured premises**, or
- 855 e. Caused by backup of any sewer or drain.
- 856 18. Freezing of plumbing, heating, or air-conditioning systems or
857 domestic appliances including hot tubs, spas, or whirlpools, or by
858 discharge, leakage, or overflow from the system or appliance
859 while the **dwelling** or other structure is vacant or unoccupied
860 unless **you** have:
- 861 a. Maintained heat in the **dwelling** or other structure, or
- 862 b. Shut off the liquid supply and drained the system or

- 863 domestic appliance.
- 864 19. Freezing, thawing, pressure, or weight of water or ice, whether
- 865 driven by wind or not, to pavement, patios, foundations, walls,
- 866 floors, ceilings, chimneys, fences, decks, driveways, carports, or
- 867 swimming pools, bulkhead, pier, wharf, or dock.
- 868 20. Ordinance or law, meaning enforcement of any ordinance or law
- 869 regulating the construction, maintenance, repair, or demolition of
- 870 a **dwelling** or other structure, unless specifically provided under
- 871 this policy. **We** will cover loss caused by actions of civil
- 872 authorities to prevent the spread of a fire caused by an insured
- 873 peril, or with respect to glass replacement with safety glazing
- 874 when required by law. We do not cover under Coverage E—
- 875 Farm Personal Property, seizure of, destruction of, damage to, or
- 876 quarantine of any **farm personal property** by any government,
- 877 public, or local authority.
- 878 21. Earthquake, including land shock waves or tremors before,
- 879 during, or after an earthquake.
- 880 22. Earth movement, including but not limited to sinking, rising,
- 881 shifting, expanding, contracting, settling, subsidence, collapse,
- 882 and bulging, either caused naturally or by man-made forces.
- 883 23. Water damage, meaning:
- 884 a. Flood, waves, tidal water, overflow of a body of water, or
- 885 surface water from any cause. **We** do not cover spray from
- 886 any of these, whether or not driven by wind.
- 887 b. Water or sewage from any source which backs up through
- 888 sewers or drains, or which overflows from a sump, or
- 889 c. Regardless of its source, water below the surface of the
- 890 ground. This includes water which exerts pressure on or
- 891 flows, seeps, or leaks through any part of a **dwelling** or
- 892 other structure, sidewalk, driveway, or swimming pool.
- 893 24. Power interruption, meaning the interruption of power or other
- 894 utility service, if the interruption takes place away from the
- 895 **insured premises**. This does not apply to supplemental
- 896 coverage applicable to Coverage E - Farm Personal Property.
- 897 25. Neglect of any **insured** to use all reasonable means to protect
- 898 covered property at and after the time of loss or when property is
- 899 threatened by an insured peril. For the purposes of this
- 900 exclusion, when the **dwelling** described on the Declaration
- 901 Page(s) is owner occupied, **insured** also means any person
- 902 related to an **insured** by blood, marriage, or adoption, or any
- 903 ward or foster child, living anywhere in the **dwelling** described on
- 904 the Declaration Page(s), whether or not they are paying rent,
- 905 lease payments or other consideration.

- 906 26. War (declared or undeclared), civil war, insurrection, rebellion,
907 revolution, or discharge of a nuclear weapon or device, even if
908 accidental.
- 909 27. Nuclear hazard, meaning nuclear reaction, radiation, radioactive
910 contamination, or any consequence of any of these.
- 911 28. Intentional losses, meaning any loss or damage that is
912 intentionally caused by any **insured**, or at the direction of, or with
913 the permission of any **insured**, whether sane or insane, unless
914 payment of any such loss is otherwise mandated under 375.1312
915 RSMO regarding a claim of any innocent coinsured. Payment of
916 any loss required by law shall be limited to the amount mandated
917 by 375.1312 RSMO.
- 918 29. Theft:
- 919 a. When committed by, or at the direction of, any **insured**, the
920 husband, wife, child, or **relative** of any **insured**, any **farm**
921 **employee**, **residence employee** or any resident of the
922 **insured premises**;
- 923 This exclusion 29.a. shall not apply to an **insured** who did not
924 cooperate in or contribute to the creation of the loss and the loss
925 arose out of a pattern of domestic violence, provided that said
926 **insured** files a police report and completes a sworn affidavit for
927 **us** that indicates both the cause of the loss and a pledge to
928 cooperate in the criminal prosecution of the person committing
929 the act causing the loss.
- 930 b. Of tools, unattached materials, or unattached supplies for
931 use in the construction, repair, addition, remodel,
932 renovation, or rehabilitation of any building or building
933 component until the **dwelling** or other structure is finished
934 and occupied;
- 935 c. From that part of an **insured premises** rented from any
936 **insured** to other than any **insured**; or
- 937 d. When it occurs off the **insured premises** of:
- 938 (1) Property while at any building owned, rented, or
939 occupied by any **insured**, except while **you**, **your**
940 **relative**, or the first person listed as Designated
941 Representative on the Declaration Page(s), are
942 temporarily living there. Property of a student who is
943 **your relative** or a **relative** of the first person listed as
944 the Designated Representative on the Declaration
945 Page(s) is covered while at a residence away from the
946 **insured premises** if the student has been there at any
947 time during the forty-five (45) days immediately before
948 the loss.

- 949 (2) Watercraft and its furnishings, equipment, and outboard
950 motors, or
951 (3) Trailers and campers of any type, including their parts
952 and supplies whether attached or not.
953 e. Disclosed at the time of taking inventory.
954 f. Due to wrongful conversion or embezzlement.
955 30. Escape or mysterious disappearance.
956 31. The action, lack of action, decision, or lack of decision, of any
957 person, group, organization, or government body.
958 32. The conduct of any person, group, organization, or government
959 body, regardless of whether the conduct is negligent, wrongful,
960 intentional, or without fault.
961 33. Defect, weakness, inadequacy, fault, or unsoundness in:
962 a. Planning, zoning, development, surveying, setting.
963 b. Design, specifications, workmanship, construction, grading
964 compaction.
965 c. Materials used in construction or repair, or
966 d. Maintenance of any property (including land, structures, or
967 improvements of any kind) whether on or off the **insured**
968 **premises**.
969 34. Illegal, criminal, or dishonest acts or activities of any **insured**, or
970 at the direction of any **insured**, or with the permission of any
971 **insured**. For the purposes of this exclusion, when the **dwelling**
972 described on the Declaration Page(s) is owner occupied, **insured**
973 also means any person related to an **insured** by blood, marriage,
974 or adoption, or any ward or foster child, living anywhere in the
975 **dwelling** described on the Declaration Page(s), whether or not
976 they are paying rent, lease payments or other consider.
977 35. Any act or activity or change in condition that materially increases
978 the risk.
979 36. **Machinery** colliding with the ground or rocks on the ground, or
980 objects entering **machinery** whether or not this policy includes
981 END HF00001-F003. However, this exclusion does not apply to
982 mobile GPS equipment while not attached to other **machinery** if
983 END HF00001-F003 is shown on the Declaration Page(s), and it
984 does not apply to glass breakage.
985 37. Losses caused by modifying a device's operating functions,
986 procedures, specifications, voltage, power, input, or output
987 beyond its documented capabilities, recommendations, limits or
988 thresholds.

989 **CONDITIONS – SECTION I**
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1. WHAT **YOU** SHALL DO IN CASE OF LOSS

If a covered loss occurs, the **insured**, or any **insured** person, must:

- a. Give **us** immediate written notice. In case of theft, also notify the local law enforcement within 24 hours of the discovery of the theft. In case of loss under Credit Card, Fund Transfer Card, and Check Forgery Coverage, also notify the issuer of the card or the bank within 24 hours of discovery.
- b. Use all reasonable means to protect the property from further damage including but not limited to making necessary and reasonable repairs to protect the property and keeping records of the cost of repairs.
- c. Make a detailed list of all damaged, stolen, or destroyed personal property, including the following information:
 - (1) The number of items damaged;
 - (2) A detailed description of the item including the brand name or manufacturer's name;
 - (3) Model name;
 - (4) Model or serial number;
 - (5) Name and address of the person or business obtained from;
 - (6) Month and year obtained or purchased;
 - (7) Whether it was new or used when obtained or purchased, and if used, age when obtained or purchased;
 - (8) The amount of the purchase price;
 - (9) The current replacement cost, the cost to repair, the **market value** of the item before the loss, and the **market value** after the loss.
- d. For **dwelling** or other structure damage, provide detailed, itemized, repair, or reconstruction cost plans and estimates, and documents showing the value of the **dwelling** or other structure before the loss and after the loss.
- e. Send to **us**, within 60 days after loss, the information requested in (c) and (d) above and a completed proof of loss form provided by **us**, signed, and sworn to by any **insured we** designate. The proof of loss must include:
 - (1) The date, time, and cause of loss.
 - (2) The interest of the **insured** and all others in the property.
 - (3) All debts or liens on the property.
 - (4) All other insurance policies that apply to the loss.
 - (5) Changes in title, use, occupancy, or possession of the property.

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- (6) The total amount of loss **you** are claiming using the valuation method required by the policy.
- Failure of the **insured** to provide the notification or information requested in 1a., 1c., 1d., or 1e. within such specified time, may result in the denial of any insurance coverage otherwise available if **we** can establish that **our** rights have been prejudiced by the lack of such notice or information.
- f. **You** must not dispose of any damaged property until **we** authorize **you** to do so. **You** must exhibit the damaged property to **us** or **our** representative, as often as may be reasonably required, and permit **us** to take samples of the property.
 - g. Any **insured**, at **our** request, must submit to examinations under oath as often as reasonably required while not in the presence of any other **insured** and sign the transcript of the examinations.
 - h. Produce for examination, with permission to copy, all information contained in any writings or other magnetic, recording, or storage media which **we** deem material to **our** investigation. If any such information is not in **your** possession, custody, or control, **you** must authorize **us** to obtain the information.
 - i. Produce receipts or records for any Extra Expense claimed under Coverage D.
 - j. **You** must cooperate with **us** in determining the cause and amount of loss.
 - k. **You** must provide a detailed inventory of all **farm personal property** not **individually identified** or shown as excluded on the Declaration Page(s).
2. SETTLEMENT AND VALUATION
- a. If the Declaration Page(s) states that this policy is an Actual Cash Value policy, then the most **we** will pay for a covered loss will be the lesser of:
 - (1) The difference in **market value** before and after the loss;
 - (2) Replacement cost less depreciation;
 - (3) The limit of liability which pertains to the coverage;
 - (4) The amount of **your** insurable interest in the property;
 - (5) Any applicable coverage limitation on the property as set forth in this policy.
 - b. If the Declaration Page(s) states that this is a Replacement Cost policy, then, until **you** complete repair or replacement of the property, the most **we** will pay will be the lesser of:
 - (1) The difference in **market value** before and after the loss;

- 1079 (2) Replacement cost less depreciation;
1080 (3) The limit of liability which pertains to the coverage;
1081 (4) The amount of **your** insurable interest in the property.
1082 (5) Any applicable coverage limitation on the property as
1083 set forth in this policy.
- 1084 c. If **you** complete repair or replacement of the damaged
1085 property at the same location and make a repair or
1086 replacement cost claim within 180 days of the original loss
1087 settlement, then **we** will pay the lesser of:
- 1088 (1) The amount spent to repair or replace the damaged or
1089 stolen property;
- 1090 (2) The amount it would take to repair or replace the
1091 property, with like kind and quality but not necessarily
1092 identical or matching materials, at the same location as
1093 the **insured premises**.
- 1094 (3) The limit of liability.

1095 Each of these settlement and valuation limitations (a. (1), (2), (3),
1096 (4), (5), b. (1), (2), (3), (4), (5), and c. (1), (2), (3)) is subject to the
1097 co-insurance requirements set forth in this policy.

- 1098 d. If **you** have a partial loss caused by fire, then **you** have an
1099 option to have **us** repair the property, the cost not to exceed
1100 the amount written in the policy, so that the property shall
1101 be in as good a condition as before the fire.
- 1102 e. Under any valuation above, **we** do not pay for any increase
1103 in loss or expense due to any ordinance, code, or law
1104 requiring or regulating the construction, repair, or demolition
1105 of a **dwelling** or other structure.
- 1106 f. Under any valuation method, the cost to repair or replace is
1107 determined by **us**, based on **our** knowledge of the prices
1108 charged by repair or replacement facilities. To aid **us** in
1109 determining the cost to repair or replace, **we** may utilize any
1110 one or more of the data bases, appraisal tools, and other
1111 methods commonly used in the insurance industry to
1112 determine the prices charged by repair or replacement
1113 facilities.
- 1114 g. In determining **market value**, **we** will not pay more than
1115 \$1,000 in total for that portion of any item's value derived
1116 from age, history or rarity. This amount will not include
1117 sentimental value and will be the aggregate limit per
1118 occurrence regardless of the number of items involved.
- 1119 h. Replacement cost coverage will not apply to property not
1120 maintained in good or workable condition or which because
1121 of its age or condition has become outdated or obsolete,

1122 property no longer available or unusable for its originally
1123 intended purpose, or property for which parts are no longer
1124 available.
1125 i. Replacement cost will not apply to gators, mules, or other
1126 similar slow moving utility-type vehicles, or all terrain
1127 vehicles.
1128 j. In respect to replacement cost claims for personal property,
1129 notwithstanding any of the above referenced provisions, **we**
1130 will pay no more than four hundred percent (400%) of the
1131 original cost of any item.
1132 k. In respect to a loss to a pair or set, **we** may repair or
1133 replace any part of the pair or set to restore it to its value
1134 before the covered loss, or **we** may pay the difference
1135 between the **market value** of the property before and after
1136 the covered loss.
1137 l. With respect to a loss to a **dwelling** or other structure under
1138 construction, the amount on the Declaration Page(s) will be
1139 reduced to equal the amount actually spent on the **dwelling**
1140 or other structure at the time of loss.

1141 3. CO-INSURANCE REQUIREMENTS

1142 a. The following co-insurance requirement applies to
1143 Coverage A – Dwelling only:

1144 If **your** policy states that actual cash value applies to the
1145 **dwelling(s)** involved in the loss, **you** must maintain
1146 insurance on the **dwelling(s)** shown on the Declaration
1147 Page(s) for at least 80% of the **market value** of that
1148 **dwelling**.

1149 If **you** do not maintain insurance of at least 80% of the total
1150 **market value** of the **dwelling(s)**, **we** will pay the
1151 percentage of loss or damage produced by dividing the
1152 amount of insurance carried by the amount **you** should
1153 have carried. This co-insurance requirement does not apply
1154 to a partial loss resulting from fire. We will determine the
1155 amount payable as follows:

1156 We will:

1157 1. Establish the **market value** of the **dwelling** involved
1158 in the covered loss on the date of loss.

1159 2. Multiply the **market value** of the **dwelling** by 80% to
1160 determine the “required minimum limit of insurance”.

1161 3. Divide the Limit of Insurance for the **dwelling**
1162 involved (as shown on the Declaration Page[s]) by the
1163 “required minimum limit of insurance” as calculated in 2.
1164 above to determine the “percent of co-insurance

- 1165 penalty".
- 1166 4. Establish the "amount of loss or damage" to the
- 1167 **dwelling** involved.
- 1168 5. Multiply the "amount of loss or damage" as
- 1169 determined in 4 above, before application of the policy
- 1170 deductible, by the "percent of co-insurance penalty"
- 1171 calculated in 3. above to determine the "co-insured
- 1172 amount of loss".
- 1173 6. Subtract the policy deductible from the "co-insured
- 1174 amount of loss" calculated in 5. above.

1175 **We** will pay the amount determined in 6. above, or the Limit

1176 of Insurance shown on the Declaration Page(s) for the

1177 **dwelling** involved, whichever is less. For the remainder,

1178 **you** will either have to rely on other insurance, or absorb

1179 the loss yourself.

- 1180
- 1181 b. The following co-insurance requirement applies to
- 1182 Coverage B – Other Structure(s) only:

1183 If **your** policy states that actual cash value applies to the

1184 other structure involved in the loss, **you** must maintain

1185 insurance on each other structure shown on the Declaration

1186 Page(s) for at least 80% of the **market value** of that other

1187 structure.

1188

1189 If **your** policy states that replacement cost applies to the

1190 other structure involved in the loss, **you** must maintain

1191 insurance on each other structure shown on the Declaration

1192 Page(s) for at least 80% of the total replacement cost of

1193 that other structure.

1194

1195 If **you** do not maintain insurance of at least 80% of the total

1196 replacement cost or actual cash value (based on the

1197 settlement option stated on the Declaration Page[s]) of the

1198 other structure, **we** will pay the percentage of loss or

1199 damage produced by dividing the amount of insurance

1200 carried by the amount **you** should have carried. This co-

1201 insurance requirement does not apply to a partial loss

1202 resulting from fire. We will determine the amount payable

1203 as follows:

1204 **We** will:

- 1205 1. Establish the replacement cost or actual cash value
- 1206 (based on the settlement option stated on the
- 1207 Declaration Page[s]) of the other structure involved in

1208 the covered loss on the date of loss.
1209 2. Multiply the replacement cost or actual cash value
1210 (based on the settlement option stated on the
1211 Declaration Page[s]) of the other structure by 80% to
1212 determine the “required minimum limit of insurance”.
1213 3. Divide the Limit of Insurance for the other structure
1214 involved (as shown on the Declaration Page[s]) by the
1215 ‘required minimum limit of insurance’ as calculated in 2.
1216 above to determine the “percent of co-insurance
1217 penalty”.
1218 4. Establish the “amount of loss or damage” to the other
1219 structure involved.
1220 5. Multiply the “amount of loss or damage” as
1221 determined in 4 above, before application of the policy
1222 deductible, by the “percent of co-insurance penalty”
1223 calculated in 3. above to determine the “co-insured
1224 amount of loss”.
1225 6. Subtract the policy deductible from the “co-insured
1226 amount of loss” calculated in 5. above.

1227 **We** will pay the amount determined in 6. above, or the Limit
1228 of Insurance shown on the Declaration Page(s) for the other
1229 structure involved, whichever is less. For the remainder,
1230 **you** will either have to rely on other insurance, or absorb
1231 the loss yourself.

1232
1233 c. The following co-insurance requirement applies to
1234 Coverage E – Farm Personal Property only:

1235 **You** must maintain insurance on all covered property for at
1236 least 80% of the total **market value** of all covered property.
1237 If **you** do not maintain the 80% requirement, **we** will pay
1238 the percentage of loss produced by dividing the amount of
1239 insurance carried by the amount **you** should have carried.
1240 If a covered loss occurs, **we** will use the following in
1241 determining the amount of insurance **you** should have
1242 carried:

1243 1. Regarding **individually identified** property: The co-
1244 insurance requirement will be calculated individually for
1245 each item damaged or destroyed.

1246 2. Regarding **Blanket** property:

1247 (a) The total insurance amount for all **blanket**
1248 property will be determined by subtracting the total
1249 amount of insurance for **individual identified**
1250 property from the total amount of insurance for

Coverage E.

(b) The **market value** of all **blanket** property will be determined.

However, property subject to the Limitation on Certain Property will not be valued in excess of the stated limit; property which is excluded will not be included in the inventory; and property covered by other insurance will be based upon its **market value** minus the other insurance amount.

4. DEDUCTIBLE CLAUSE

When we calculate the amount of a covered loss to insured property we will deduct the applicable amount of **your** deductible shown on the Declaration Page(s) from the loss. If two or more Section I Coverages are involved in any one loss, only the largest applicable deductible will be applied.

5. APPRAISAL

In case **you**, or if the Named Insured is not a person, the first person listed as the Designated Representative on the Declaration Page(s), and this company shall fail to agree as to the amount of loss, then, on the written demand of either, each shall select a competent and disinterested appraiser and notify the other of the appraiser selected within twenty (20) days of such demand. The appraisers shall then appraise the loss in accordance with the Settlement and Valuation condition within this policy, stating separately the amount of loss to each item; and, failing to agree, shall submit their differences, only, to the umpire. The appraisers shall select a competent and disinterested umpire; and failing for fifteen (15) days to agree upon such umpire, then, on request of **you**, or if the Named Insured is not a person, the first person listed as the Designated Representative on the Declaration Page(s), or this company, and upon written notice to the other party, such umpire shall be selected by a judge of a court of record in the state and county (or city if the city is not within a county) in which the property covered is located. The umpire shall make the award within thirty (30) days after the umpire receives the appraisers' submissions of their differences. An award in writing, so itemized, of any two (2) when filed with this company shall determine the amount of loss. Each appraiser shall be paid by the party selecting such appraiser and the expenses of appraisal and umpire shall be paid by the parties equally. This process is not binding on either party.

6. ABANDONED PROPERTY

We may at **our** option, take all or such part of the damaged, destroyed, or stolen and recovered property at the agreed or appraised value, but there will be no abandonment of the damaged property to **us**.

7. SALVAGE

1294 If **we** pay the full **market value** of an item or pay to replace a part of an
1295 item, **we** may, at **our** option, take title and possession of that item or part
1296 and retain any proceeds from the sale thereof.

1297 8. **OUR PAYMENT OF LOSS**

1298 **We** will adjust any covered loss with **you** and pay **you** unless another
1299 payee is named in the policy. If there is coverage under this policy, **we**
1300 will pay **you** within 30 days after **you** comply with all the terms and
1301 conditions of this policy and the amount of loss is finally determined by:

- 1302 a. Agreement between **you** and **us**, or
- 1303 b. A court judgment.

1304 9. **MORTGAGEE**

1305 Loss on the **dwelling** will be payable to any mortgagee named on the
1306 Declaration Page(s), in accordance with the mortgagee loss valuation
1307 clause herein. Mortgagee includes a trustee under a deed of trust or a
1308 seller under a contract for deed.

1309 **Our Duties**

1310 **We** will:

- 1311 a. Protect the mortgagee's interest but subject to the same
1312 terms, exclusions, and conditions that apply to the Named
1313 Insured, including statements, representations or warranties
1314 in the application for insurance or other documents, except
1315 that the mortgagee's interest will still be protected if the loss
1316 is caused by any **insured's** intentional act designed to
1317 cause a loss.
- 1318 b. Protect the mortgagee's interest as set forth in a., above,
1319 unless the mortgagee has foreclosed before or after the
1320 loss.
- 1321 c. Give the mortgagee ten (10) days notice before canceling this
1322 policy.

1323 **Mortgagee's Duties**

1324 **The mortgagee shall:**

- 1325 a. Furnish proof of loss within sixty (60) days of **our** request,
1326 providing the information **we** request.
- 1327 b. Submit to an examination under oath if requested and sign
1328 the transcript.
- 1329 c. Provide the note, deed of trust, mortgage, loan file and all
1330 written information concerning the loan upon **our** request.
- 1331 d. Pay upon demand any premium due if the **insured** fails to do
1332 so.
- 1333 e. Immediately inform **us** in writing of any change of ownership
1334 or occupancy or any increase in hazard of which the
1335 mortgagee has knowledge. Failure to notify **us** will result in a
1336 forfeiture of coverage.

1337 f. Give **us** the right of recovery against any party liable for loss;
1338 but giving **us** this right will not impair the right of the
1339 mortgagee to recover the full amount of the mortgagee's
1340 claim.

1341 All other provisions of this policy which apply to an **insured** shall
1342 apply to the mortgagee.

1343
1344 Mortgagee Loss Valuation:

1345 If **we** refuse payment to the Named Insured, **we** will pay the mortgagee
1346 the lesser of the following amounts:

- 1347 a. The amount to repair or replace the property with like kind and
1348 quality;
1349 b. The actual cash value of the loss;
1350 c. The amount of the principal and interest due on the date of the
1351 loss;
1352 d. The limit of the **dwelling** coverage.

1353 At **our** option **we** may pay the total amount due on the note or
1354 mortgage, and if this option is exercised, the mortgagee shall
1355 assign its interest in the note and deed of trust or mortgage to **us**.

1356
1357 If **we** make payment to the mortgagee, **we** will be subrogated to
1358 all of the rights of the party to whom such payment is made to the
1359 extent of such payment. **Our** interest will extend to all securities
1360 held as collateral for the mortgage debt. Any mortgagee or
1361 trustee so paid agrees to sign whatever documents and take
1362 whatever actions **we** may reasonably request to enforce **our**
1363 rights under this provision. **Our** subrogation rights will not be
1364 enforced in such a way as to impair the right of the mortgagee or
1365 trustee to recover the full amount due under the mortgage.

1366 10. NO BENEFIT TO BAILEE

1367 This insurance will not, in any way, benefit any person or organization
1368 who may be caring for or handling property for a fee.

1369 11. OTHER INSURANCE

1370 If other valid insurance applies (whether collectible or not), this policy will
1371 not apply. However, if this policy and other insurance have the same
1372 "other insurance" language, **we** will pay **our** share. **Our** share will be the
1373 proportionate amount that this insurance bears to the total amount of all
1374 insurance on the covered property, whether collectible or not.

1375 12. LOSS PAYEE

1376 When a Loss Payee is listed in the Schedule of Additional Interests
1377 section of the Declaration Page(s), this policy will provide coverage to
1378 the **person** or entity shown with the Loss Payee and for the property
1379 shown with the Loss Payee on the Declaration Page(s). Payment for a

1380 covered loss will not exceed the insurable interest of the person or entity
1381 shown. All definitions, duties, exclusions, limitations, conditions and
1382 general provisions of the policy apply. A Loss Payee listed in the
1383 Schedule of Additional Interests section of the Declaration Page(s) does
1384 not increase the Amount of Insurance for any Coverage, Option or
1385 Endorsement.

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LIABILITY COVERAGES – SECTION II

1389 This coverage applies only if Section II Coverage F – Personal Liability and
1390 Coverage G – Medical Payments to Others is shown on the Declaration Page(s)
1391 and a premium is listed for Personal Liability and Medical Payments to Others.

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COVERAGE F – PERSONAL LIABILITY

1395 If claim is made or suit is brought against **you** for damages because of **bodily injury**
1396 or **property damage** caused by an **occurrence** to which this policy applies, **we** will:

- 1397 1. Pay up to **our** limit of liability for the damages which the **insured** is
1398 legally liable. Any pre-judgment interest is included within the
1399 limit of liability. Any post-judgment interest is included within the
1400 limit of liability, unless **we** chose to appeal any judgment.
- 1401 2. Provide a defense at **our** expense by counsel of **our** choice. **We**
1402 may investigate and settle any claim or suit that **we** decide is
1403 appropriate. **Our** obligation to settle or defend ends when any
1404 payments made by **us** either by settlement, satisfaction of
1405 judgment or interpleader equal to **our** limit of liability.

1406 This insurance only provides coverage for **bodily injury** or **property damage** that
1407 occurs during the policy period.

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COVERAGE G – MEDICAL PAYMENTS TO OTHERS

1411 **We** will pay the reasonable medical expenses billed or the amounts which the
1412 healthcare provider has accepted from any governmental program, including but
1413 not limited to Medicare, Medicaid, or similar program or private health insurer or
1414 health plan in payment of the bills, liens, judgments or claims for such medical
1415 expenses, whichever is less, for **bodily injury** caused by accident, for services
1416 furnished within three years of the date of the accident. These expenses are for
1417 necessary medical, surgical, X-ray, dental, ambulance, hospital, professional
1418 nursing, and funeral services, eyeglasses, hearing aids, and prosthetic devices.
1419 The **bodily injury** must be discovered and treatment commenced within one year
1420 of the date of the accident.

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Reasonable medical expenses do not include expenses:

- 1423 1. For treatment, services, products, or procedures that are:
1424 a. Experimental in nature, for research, or not primarily designed to
1425 serve a medical purpose; or
1426 b. Not commonly and customarily recognized throughout the medical
1427 profession and within the United States as appropriate for the
1428 treatment of the **bodily injury**; or
1429 2. Incurred for:
1430 a. The use of thermography or other related procedures of a similar
1431 nature; or
1432 b. The use of acupuncture or other related procedures of a similar
1433 nature; or
1434 c. The purchase or rental of equipment not primarily designed to serve
1435 a medical purpose; or
1436 d. Massage therapy.

1437
1438 **We** have the right to engage reviewers, consultants, and data providers in
1439 formulating **our** judgment as to whether the charges are reasonable and
1440 necessary charges for the **bodily injury** sustained. The determination of
1441 whether charges are reasonable and necessary charges may be made after
1442 the person qualifying for coverage has received the goods and services for
1443 which the charges are made. The fact that a licensed health care provider
1444 furnished, rendered, or prescribed the goods and services is not solely
1445 determinative of whether the charges made for them are reasonable and
1446 necessary charges. **We** have the sole discretion in the determination of
1447 whether charges are reasonable or necessary.
1448

1449 Coverage G – Medical Payments to Others applies to a person, other than an
1450 **insured**, when the person sustains a **bodily injury**:

- 1451 1. On an **insured premises** with the permission of any **insured**, or
1452 2. Elsewhere, if the **bodily injury**:
1453 a. Arises out of a condition on the **insured premises**.
1454 b. Is caused by the activities of **you**.
1455 c. Is caused by a **residence employee** in the course of
1456 employment by **you**.
1457 d. Is caused by an animal other than **livestock** owned by or in
1458 the care of **you**, or
1459 e. Is sustained by a **residence employee** arising out of and in
1460 the course of employment by **you**.

1461 Coverage G – Medical Payments to Others also applies to:

- 1462 1. **Residence employees**;
1463 2. Those persons listed on the Declarations Page(s) under END
1464 HF00001-MP01 – Named Person Medical Payments; and
1465 3. **Farm employees** (only if the Declaration Page(s) shows END

HF00001-F001 – Farm Liability).

We may pay the injured person or the party that renders the medical services. Payment under this coverage is not an admission of liability by **us** or any **insured**.

Any individual who makes a claim under this coverage must, as a condition of payment:

1. Authorize **us** to obtain any records which may be relevant to the claim or which may reasonably be expected to aid **our** investigators in determining the facts relevant to the claim;
2. Answer, under oath as often as **we** may reasonably require, any questions posed by **us**, out of the presence of any other individual, and sign a written transcript of such questions and answers;
3. Submit to physical examinations, at **our** expense, by doctors **we** select as often as **we** may reasonably require; and
4. Authorize **us** to obtain medical records which are material to the claim, including prior medical records.

Any payment made under this coverage shall be set-off against any judgment obtained against any **insured**.

ADDITIONAL COVERAGE

1. DAMAGE TO PROPERTY OF OTHERS

We will pay up to \$500 per claim for **property damage** to property owned by others caused by any **insured** regardless of fault. But, **we** will not pay for **property damage**:

- a. Caused intentionally by any **insured** who has attained the age of 13.
- b. To property owned by or rented to any **insured**, a tenant of any **insured**, or a resident of **your** household.
- c. Arising out of:
 - (1) An act or omission in connection with any premises other than the **insured premises**.
 - (2) **Business** pursuits, or
 - (3) Ownership, maintenance, or use of a **motor vehicle**, trailer, watercraft, aircraft, except model airplanes.
- d. To property insured under Section I of this policy.

We will not pay more than the smallest of the following amounts for any one claim:

- a. The **market value** of the property at the time of the loss;
- b. The repair cost; or
- c. \$500.00

Payment considerations under this coverage is additional coverage

- 1509 available over and above the limit of liability.
- 1510 2. SETTLEMENT EXPENSES
- 1511 We will pay:
- 1512 a. All costs **we** incur in the settlement of a claim or defense of
- 1513 a suit.
- 1514 b. Premiums on bonds required in a suit **we** defend. But, **we**
- 1515 will not pay the premium for the portion of a bond amount
- 1516 that is greater than **our** limit of liability. Notwithstanding a.
- 1517 above, **we** have no obligation to apply for or furnish bonds.
- 1518 c. Loss of earnings up to \$100 a day, but not other income,
- 1519 when **we** ask **you** to help **us** investigate or defend any
- 1520 claim or suit.
- 1521 d. Other reasonable expenses incurred at **our** request.
- 1522 Payment considerations under this coverage is additional coverage
- 1523 available over and above the limit of liability.
- 1524 3. FIRST AID EXPENSES
- 1525 **We** will pay up to \$1,000 per **occurrence** for **bodily injury** for
- 1526 expenses for immediate medical and surgical treatment for other
- 1527 persons at the time of the accident. **We** will pay only expenses
- 1528 which any **insured** incurs for treatment of **bodily injury** covered
- 1529 by the policy.
- 1530 Payment considerations under this coverage is additional coverage
- 1531 available over and above the limit of liability.
- 1532 4. LIMITED POLLUTION COVERAGE
- 1533 As respects Pollution, **our** limit of liability from all damages
- 1534 arising out of the actual, alleged, or threatened discharge,
- 1535 dispersal, seepage, migration, release, or escape of smoke,
- 1536 vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or
- 1537 gases, waste materials or other irritants, contaminants, or
- 1538 pollutants into or upon the land, the atmosphere, or any water
- 1539 course or body of water, including the cost of equitable relief,
- 1540 **bodily injury, property damage**, remediation, and clean-up
- 1541 costs will not exceed \$25,000 for any one occurrence, nor more
- 1542 than \$50,000 in any twelve (12) month policy period.
- 1543 However, this limit of liability does not apply and the limit of
- 1544 liability on the Declaration Page(s) will apply to:
- 1545 a. Crop damage resulting from the accidental above-ground
- 1546 contact with herbicides, pesticides, fungicides, and
- 1547 fertilizers caused by the application of the same to any
- 1548 **insured premises** which results in the actual damages
- 1549 within one growing season of the application.
- 1550 b. **Bodily injury** resulting from the accidental above-ground
- 1551 contact with herbicides, pesticides, fungicides and

1552 fertilizers caused by the application of the same to any
1553 **insured premises** which results in medical treatment
1554 within one year (365 days) of the application.
1555 However, this provision (4.) will not increase **our** total limit of
1556 liability.

1557
1558 **EXCLUSIONS – SECTION II**

1559
1560 Under Coverage F - Personal Liability and Coverage G - Medical Payment To
1561 Others or under any Endorsement shown on the Declarations Page(s) of **your**
1562 policy, **we** do not cover:

- 1563 1. **Bodily injury or property damage** arising out of the operation,
1564 possession, ownership, repair, maintenance, use, negligent
1565 entrustment, or negligent supervision of:
- 1566 a. Aircraft. **We** do cover model airplanes not used or
1567 designed for transporting cargo or persons.
 - 1568 b. A **motor vehicle** owned or operated or used by or rented or
1569 loaned to any **insured**. **We** do provide coverage if the
1570 **motor vehicle** is not subject to motor vehicle registration
1571 and it is:
 - 1572 (1) Used exclusively on the **insured premises**, or
 - 1573 (2) Kept in dead storage on the **insured premises**.
 - 1574 c. Watercraft, while away from the **insured premises** unless
1575 the watercraft is owned or rented by **you** and has an
1576 inboard or outboard or inboard-outboard motor power of
1577 less than 15 horsepower, or is a sailing vessel owned or
1578 rented by **you** which is less than 17 feet in length.
 - 1579 d. Watercraft powered by water jet pumps, including jet skis,
1580 wave runners, or similar watercraft.
1581 Exclusions (1.a.), (1.b.), (1.c.) and (1.d.) do not apply to **bodily**
1582 **injury to a residence employee** arising out of and in the course
1583 of employment by **you**.
- 1584 2. **Bodily injury or property damage** arising out of the rendering or
1585 failing to render professional services.
- 1586 3. **Bodily injury or property damage** arising out of **business**
1587 pursuits of any **insured**.
- 1588 4. **Bodily injury or property damage** arising out of any premises
1589 owned, rented, or controlled by any **insured** which is not an
1590 **insured premises**. But, **we** will cover **bodily injury** to a
1591 **residence employee** arising out of and in the course of
1592 employment by **you** at such premises.
- 1593 5. **Bodily injury or property damage** expected or intended by any
1594 **insured** even if the resulting **bodily injury** or **property damage** is of

1595 a different kind, quality or degree than initially expected or intended,
1596 or is sustained by a different person, entity, real or personal property,
1597 than initially expected or intended.

1598 6. **Bodily injury or property damage** arising out of war (declared
1599 or un-declared), civil war, insurrection, rebellion, or revolution.

1600 7. **Bodily injury or property damage** resulting from false arrest,
1601 detention, eviction, invasion of privacy, wrongful entry, libel,
1602 slander, defamation, or malicious prosecution.

1603 8. **Bodily Injury or property damage** that arises out of the
1604 possession, lease, or ownership of any **livestock**, unless END
1605 HF00001-F001 – Farm Liability or END HF00001-L004 – Limited
1606 Livestock Liability is shown on the Declaration Page(s).

1607 9. **Bodily injury or property damage** consisting of, arising from or out
1608 of, caused by, contributed to, aggravated by, or resulting from,
1609 whether directly or indirectly, the actual, alleged, or threatened
1610 discharge, dispersal, seepage, migration, release, exposure to, or
1611 escape of asbestos, lead paint, lead, smoke, vapors, soot, fumes,
1612 acids, alkalis, toxic chemicals, liquids or gases, waste materials or
1613 other irritants, contaminants, or pollutants, **fungi or mold**, rot, or
1614 other toxic materials or substances whether gradual or sudden
1615 unless provided in Additional Coverage.

1616 This exclusion applies to the items in paragraph 9. and includes
1617 but is not limited to the following:

1618 a. The cost of testing, monitoring, abating, mitigating,
1619 removing, remediating or disposing of items listed above;

1620 b. Any supervision, instruction, disclosures, or failures to
1621 disclose, recommendations, warnings, or advice given, or
1622 that allegedly should have been given, in connection with
1623 **bodily injury or property damage** consisting of, arising out
1624 of, caused by, contributed to, aggravated by, or resulting
1625 from, whether directly or indirectly, items listed in paragraph
1626 (9.) above, or the activities described in (9 a.) above;

1627 c. Any obligation to share damages, losses, costs, payments
1628 or expenses with or repay someone else who must make
1629 payment because of such **bodily injury or property**
1630 **damage**, damages, loss, cost, payment, or expense; and

1631 d. Liability imposed upon any **insured** by any governmental
1632 authority for **bodily injury or property damage** consisting
1633 of, arising out of, caused by, contributed to, aggravated by,
1634 or resulting from, whether directly or indirectly the items
1635 listed above.

1636 If the Declaration Page(s) lists END HF00001-F001 – Farm Liability,
1637 exclusion 9. does not apply to:

- 1638 a. Crop, plant, or tree damage resulting from the accidental
1639 above-ground contact with herbicides, pesticides, fungicides,
1640 and fertilizers caused by the application of the same to any
1641 **insured premises** which results in the actual damages within
1642 one growing season of the application.
- 1643 b. **Bodily injury** resulting from the accidental above-ground
1644 contact with herbicides, pesticides, fungicides, and fertilizers
1645 caused by the application of the same to any **insured**
1646 **premises** which results in medical treatment within one year
1647 (365 days) of the application.
- 1648 10. **Bodily injury** or **property damage** arising out of abuse,
1649 molestation or harassment.
- 1650 11. **Bodily injury** or **property damage** arising out of any illegal or
1651 criminal act of any **insured** whether or not such **insured** is
1652 actually charged with a crime for the act.
- 1653 12. **Property damage** arising out of the intentional or negligent
1654 misrepresentation or non-disclosure of any material fact related
1655 to the sale, or attempted sale, of property owned by any **insured**.
- 1656 13. Liability assumed under, or arising out of breach of, an oral or
1657 written contract or agreement.
- 1658 14. **Property damage** to property owned by any **insured**.
- 1659 15. **Property damage** to property occupied, used, or rented to or in
1660 the care of any **insured**. But, **we** will cover **property damage** to
1661 such property occupied, used, rented to or in the care of **you** and
1662 not used in **farming**, caused by fire, smoke, or explosion.
- 1663 16. **Bodily injury** to a person if any **insured** has or is required to
1664 have a policy providing workers' compensation, non-occupational
1665 disability, or occupational disease benefits covering the **bodily**
1666 **injury**.
- 1667 17. **Bodily injury** or **property damage** when any **insured** is covered
1668 under a nuclear energy liability policy. This exclusion applies
1669 even if the limits of liability of that policy have been exhausted.
- 1670 18. **Bodily injury** or **property damage** to any **insured**.
- 1671 19. Punitive or exemplary damages.
- 1672 20. **Bodily injury** or **property damage** arising out of the ownership,
1673 possession, boarding, training, breeding, or raising of wild or
1674 exotic animals.
- 1675 21. **Bodily injury** or **property damage** arising out of any substance
1676 released or discharged from any aircraft.
- 1677 22. **Bodily injury** or **property damage** arising out of **custom**
1678 **farming**. However, if the Declaration Page(s) shows END
1679 HF00001-F001 – Farm Liability, **custom farming** conducted
1680 within a 100-mile radius from the **insured premises** is covered.

- 1681 23. **Bodily injury or property damage** arising out of the conduct of a
1682 partnership, joint venture, limited liability company (LLC),
1683 corporation, trust or entity of which any **insured** is a partner,
1684 member, or participant and which is not shown as a Named
1685 Insured or Additional Insured on the Declaration Page(s).
- 1686 24. **Bodily injury or property damage** arising out of the use of **farm**
1687 **personal property** while being used in any **business**, tractor
1688 pull, race, contest, or similar event.
- 1689 25. Liability arising from infringement of a patent(s), copyright, trademark, or
1690 trade secret.
- 1691 26. Liability arising out of electronic media, such as electronic chat
1692 rooms, bulletin boards, facebook, twitter, myspace, or other
1693 electronic media the **insured** uses, hosts, owns, or over which
1694 the **insured** exercises control.
- 1695 27. Liability arising out of, the unauthorized use of, or access to,
1696 another's product, information, or service.
- 1697 28. Liability arising out of, the designing or determining of the content
1698 of internet websites or web applications.
- 1699 29. Liability arising out of an activity directly or indirectly related to
1700 employment by any **insured**.
- 1701 30. Liability arising out of any paid public or paid civic activities of any
1702 **insured**.
- 1703 31. Liability resulting from, oral or written publication of material done
1704 by or at the direction of the **insured** with the knowledge of its
1705 falsity or made prior to the effective date of this coverage.
- 1706 32. Liability resulting from installation of, or contamination from, a
1707 known virus, malware, spyware, adware, Trojan horse, backdoor
1708 or other damaging computer program or software.

1710 Under Coverage G (Medical Payments to Others) **we** do not cover:

- 1711 1. Anyone who resides regularly on any part of an **insured**
1712 **premises**, except **residence employees, farm employees** (only
1713 if the Declaration Page(s) shows END HF00001-F001 – Farm
1714 Liability) and those persons listed on the Declarations Page(s)
1715 under END HF00001-MP01 – Named Person Medical Payments.
- 1716 2. **Bodily injury** from any nuclear reaction, radiation, or radioactive
1717 contamination, or any consequence of any of these.
- 1718 3. **Bodily injury** arising out of the operation, ownership,
1719 maintenance, use, negligent entrustment, or negligent
1720 supervision of any **motor vehicle**. This exclusion (3.) does not
1721 apply to **bodily Injury** to a **residence employee** arising out of
1722 and in the course of employment by **you**.
- 1723 4. Any **bodily injury** caused by an allergic reaction.

- 1724 5. Muscle strain or sprain of any type caused by overexertion,
1725 including overexertion due to lifting.

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1728

CONDITIONS – SECTION II

- 1729 1. What an **insured** must do in case of **bodily injury** or **property**
1730 **damage**:
- 1731 a. Notify **us** immediately. The notice must give:
- 1732 (1) **Your** name and policy number.
- 1733 (2) The date, time, place, and circumstances of the
1734 accident, **occurrence**, or loss, and
- 1735 (3) The names and addresses and telephone numbers of
1736 injured persons and witnesses.
- 1737 b. Send **us** immediately all legal papers including amended
1738 petitions received relating to a claim or suit.
- 1739 c. Cooperate with **us** and assist **us** in any matter relating to a claim or
1740 suit.
- 1741 d. The **insured** will not, except at the **insured's** own cost,
1742 voluntarily make any payment, assume any obligation, or
1743 incur expenses related to any **occurrence** to which this
1744 policy applies.

1745 2. LIMITS OF LIABILITY

1746 Regardless of the number of **insured(s)**, injured persons,
1747 applicable insurance policies we have issued, claims made, or
1748 suits brought, **our** liability is limited as follows:

- 1749 a. As respects Personal Liability Coverage, the limit of liability
1750 stated on the Declaration Page(s) for Coverage F is the
1751 total limit of **our** liability for all damages resulting from any
1752 one **occurrence**. When more than one policy issued by **us**
1753 to **you** provides coverage for the same loss only the policy
1754 with the highest limit of liability coverage will apply.
- 1755 b. As respects Medical Payments to Others Coverage, the
1756 limit of liability stated on the Declaration Page(s) is **our** limit
1757 of liability for all medical expenses for **bodily injury** to any
1758 one person as the result of any one accident.

1759 3. SEVERABILITY OF INSURANCE

1760 This insurance applies separately to each **insured** against whom
1761 claim is made or suit is brought, subject to **our** limits of liability for
1762 each **occurrence**.

1763 4. BANKRUPTCY

1764 **We** are not relieved of any obligation under this policy because of
1765 the bankruptcy or insolvency of any **insured**.

1766 5. OTHER LIABILITY INSURANCE COVERAGE

1767 This insurance is excess over any other valid and collectible
1768 insurance.
1769

1770 GENERAL POLICY CONDITIONS APPLYING TO SECTION I AND SECTION II 1771

1772 1. ASSIGNMENT

1773 Assignment of this policy will not be valid unless **we** give **our**
1774 written consent.

1775 2. PREMIUM PAYMENTS

1776 **We** agree to insure **you** based on **your** promise to pay all premiums
1777 when they are due. If **you** pay the premium when due, this policy
1778 provides insurance coverages in the amounts shown in the Declarations,
1779 subject to all other policy provisions. No insurance is afforded under this
1780 policy if payment of premium is not received by **us** by the due date. No
1781 insurance is provided if the bank does not honor the check, electronic
1782 funds transfer, automatic bank draft, or any other method of payment,
1783 used to make **your** premium payment.

1784 3. CANCELLATION

1785 **You** may cancel **your** policy by notifying **us** in writing of the date
1786 to cancel, which must be later than the date **you** mail or deliver it
1787 to **us**. **We** may waive these requirements by confirming the date
1788 and time of cancellation to **you** in writing.

1789 **We** may cancel **your** policy by written notice, mailed to **your** last
1790 known address. The notice shall give the date cancellation is
1791 effective. It will be mailed to **you** at least:

1792 a. 10 days before the cancellation effective date:

- 1793 (1) If the cancellation is because **you** did not pay the
1794 premium; or
- 1795 (2) If the policy has been in force for 60 days or less.

1796 b. 30 days before the cancellation effective date:

- 1797 (1) If there is evidence of incendiarism by any **insured**;
- 1798 (2) If the cancellation is because of any other reason and
1799 the policy has been in force for more than 60 days.

1800 **We** will use regular mail to transmit such notice. The mailing of
1801 the notice shall be sufficient proof that notice was given.
1802

1803 Return of Unearned Premium: If **you** cancel, premium will be
1804 earned on a pro-rata basis. If **we** cancel, premium will be earned
1805 on a pro-rata basis. Any unearned premium may be returned at
1806 the time **we** cancel or within 30 days of the cancellation notice.
1807 Delay in the return of unearned premium does not affect the
1808 cancellation.

1809 4. AUTOMATIC CANCELLATION

1810 If **you** obtain other insurance for any coverage provided by this
1811 policy, this policy will terminate as to that coverage on the
1812 effective date of the other insurance.

1813 5. MEMBERSHIP

1814 Payment of the Farm Bureau membership dues, which is not
1815 premium, entitles the Named Insured on the Declaration Page(s)
1816 to insure one or more properties for any applicable coverage and
1817 to insurance for any other coverage for which said fees were paid
1818 so long as:

- 1819 a. This company continues to write such coverages;
- 1820 b. The property to be insured meets the eligibility
1821 requirements of the company; and
- 1822 c. The **insured** remains a risk desirable to the company.

1823 A notice of our intention to not renew this policy will be mailed to
1824 **your** last known address at least 30 days before the end of the
1825 current policy period if **you** fail to maintain an active Missouri
1826 Farm Bureau membership.

1827 6. CONCEALMENT, FRAUD, OR MISREPRESENTATION

1828 This policy provides no coverage to any **insured** if any **insured**
1829 intentionally conceals or misrepresents any material fact or
1830 circumstance relating to this insurance, any claim or occurrence,
1831 or during the adjustment or investigation of any claim or
1832 occurrence. This entire policy will be void if any **insured**
1833 provides false and material information in the application for
1834 insurance. All information in the application is warranted by all
1835 **insureds** to be true.

1836 7. CHANGES

1837 This policy and the Declaration Page(s) include all the
1838 agreements between **you** and **us** relating to this insurance. No
1839 change or waiver may be effected in this policy except by written
1840 endorsement issued by **us**. If a premium adjustment is
1841 necessary, **we** will make the adjustment as of the effective date
1842 of the change. If any coverage **you** have under this policy is
1843 broadened by **us** without charge during the policy period, this
1844 policy will automatically provide the broadened coverage when
1845 effective in Missouri.

1846 **We** may reduce in amount, or adversely modify policy coverages
1847 at any time (subject to the laws of Missouri regarding the same)
1848 by giving any **insured** thirty (30) days written notice prior to the
1849 effective date of such action. Notice will be mailed to the mailing
1850 address shown on the Declaration Page(s). Proof of mailing will
1851 be sufficient proof of notice.

1852 8. **OUR RIGHT TO RECOVER PAYMENT**

1853 In the event **we** make any payment under this policy, **we** will be
1854 subrogated to all rights of recovery, based upon the same
1855 damages, which an **insured** or any other **person** receiving the
1856 payment, may have against any **person** liable for those
1857 damages.

1858 As a condition of payment under this policy, any **insured**, or
1859 other person who receives payment under this policy, agrees to
1860 execute and deliver any necessary legal instruments to **us** and
1861 do whatever else **we** may ask which is necessary to secure **our**
1862 rights.

1863 Any **insured**, or other person who receives payment under this
1864 policy, agrees to cooperate with **us** in enforcing **our** rights of
1865 recovery acquired under this section and to do nothing to
1866 prejudice **our** rights.

1867 9. **OUR RIGHT TO INSPECT INSURED PREMISE**

1868 **We** have the right to inspect any **insured premises** covered by
1869 this policy as often as may be reasonable during the term of this
1870 policy. **You** agree to allow **us** to come onto those **premises** and
1871 into any **dwelling** or buildings or inspect personal property on
1872 those **premises**.

1873 10. **POLICY PERIOD**

1874 Insurance begins and ends at 12:01 A.M. Standard Time at the
1875 location of the property described and on the dates shown on the
1876 Declaration Page(s).

1877 This policy may be continued for successive policy periods by
1878 payment of the required premium, unless **we** mail to **you** a
1879 written notice of **our** intention not to renew on or before the
1880 effective date of each renewal period. It is agreed that the
1881 renewal premium will be based upon the rates in effect, the
1882 coverages carried, the applicable limits of liability, deductibles,
1883 and other elements that affect the premium that apply at the time
1884 of renewal. As to only the interest of a lien holder or mortgagee
1885 (or trustee) declared in this policy, this insurance will be
1886 terminated only if **we** give such lien holder or mortgagee (or
1887 trustee) at least ten (10) days written notice of termination.

1888 11. **RECOVERIES**

1889 If **we** pay any **insured** for loss under this policy and stolen or
1890 damaged property is recovered, or payment is made by those
1891 responsible for the loss, the following provisions apply:

- 1892 a. The **insured** must notify **us** or **we** will notify the **insured**
1893 promptly if either recovers property or receives payment.
1894 b. Any proper expenses incurred by either party in making the
1895 recovery are reimbursed first.

- 1896 c. The **insured** may keep recovered property by refunding to **us**
- 1897 the amount of the claim paid or any lesser amount to which **we**
- 1898 agree.
- 1899 d. If the claim paid is less than the agreed loss due to a
- 1900 deductible, Limitation on Certain Property, or other limiting
- 1901 terms of the policy, any recovery will be prorated between the
- 1902 **insured** and **us** based on **our** respective interests in the loss.

1903 12. COOPERATION

1904 **You** must cooperate with **us** in performing all acts required by this

1905 policy.

1906 13. NONRENEWAL

1907 **We** may non-renew **your** policy by written notice mailed to the

1908 address shown in the policy. The notice shall give the date the

1909 non-renewal is effective. It will be mailed to **you** at least 30 days

1910 before the non-renewal effective date. We will use regular mail

1911 to transmit such notice. The notice period will begin to run on the

1912 date the notice is mailed, not the date of receipt. The mailing of

1913 the notice shall be sufficient proof that notice was given.

1914

1915 In witness whereof, the Farm Bureau New Horizons Insurance Company of

1916 Missouri has caused this policy to be signed by its President and Secretary.

1917

1918 

1919 President

1918 

1919 Secretary

1920 *****

1922 **ENDORSEMENTS**

1923 The following Endorsements are optional coverages and only those

1924 Endorsements shown on the Declaration Page(s) of **your** policy which have a

1925 premium listed apply. Nothing contained within any of the following Endorsements

1926 will vary, alter, or extend any of the provisions of **your** policy. None of these

1927 Endorsements increase the limits of coverage shown on the Declaration Page(s)

1928 unless specifically stated in the Endorsement. All definitions, duties, exclusions,

1929 limitations, general provisions, and conditions apply unless specifically modified

1930 by the language in the pertinent Endorsement.

1931 **END HF00001-P001**

1932 **INFLATION PROTECTION**

1937 When END HF00001-F001 is shown on the Declaration Page(s), **we** will increase
1938 the amount of insurance for SECTION I COVERAGE A - DWELLING, and
1939 COVERAGE C – PERSONAL PROPERTY by the annual inflation percent of
1940 construction costs which is added at the end of each twelve (12) month period of
1941 **your** policy. The percentage is determined by the method **we** filed with the
1942 Missouri Department of Insurance. This amount is included in the amounts of
1943 coverage shown on the Declaration Page(s).

1944
1945 **END HF00001-P002**

1946 **ACTUAL CASH VALUE ROOF DAMAGE SETTLEMENT**

1947
1948 When endorsement END HF00001-P002 Actual Cash Value Roof Damage
1949 Settlement is shown on the Declaration Page(s), any covered loss to the roof of
1950 the **dwelling** or other structure listed on the Declaration Page(s) will be on an
1951 Actual Cash Value basis as stated in Conditions - Section I, paragraph 2.a.

1952
1953 **END HF00001-P003**

1954 **INCREASED LIMIT OF PERSONAL PROPERTY AWAY FROM PREMISES**

1955
1956 When END HF00001-P003 is shown on the Declaration Page(s), the limit of
1957 insurance for personal property away from the **insured premises** is increased to
1958 the amount shown on the Declaration Page(s) for END HF00001-P003.

1959
1960 **END HF00001-P004**

1961 **LOSS ASSESSMENT COVERAGE**

1962
1963 When END HF00001-P004 is shown on the Declaration Page(s), **we** will pay **your**
1964 share of any assessment levied against all members of a property owners
1965 association by the association in accordance with its governing rules if the
1966 assessment is necessary because of:

- 1967
- 1968 1. A direct loss to property collectively owned by the association members
caused by perils **we** insure against, or
 - 1969 2. An **occurrence** to which Section II of this policy applies, or
 - 1970 3. Liability for an act of a director, officer, or trustee elected by the
1971 association, members if acting in the capacity as a director, officer, or
1972 trustee and without deriving any income from the performance of duties
1973 exclusively on behalf of the association.

1974 **We** will pay no more than the Limit of Liability stated on the Declaration Page(s).
1975 But, **we** will not pay more than \$1,000 for any portion of such special assessment
1976 resulting from a deductible in the insurance to the Condominium Association.

1977 **We** will pay **your** assessment minus \$250. No other policy deductible applies.

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1979 **END HF00001-P005**

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VENDOR'S SINGLE INTEREST

When END HF00001-P005 is shown on the Declaration Page(s) we will provide coverage to the mortgagee shown on the Declaration Page(s), who is the lien holder on **your** manufactured home, for losses which occur during the policy period and result from the following:

1. **Collision, Upset, and Overturn** – which means sudden, accidental, and direct loss to the manufactured home caused by **collision, upset, and overturn** while the manufactured home is being moved from one place to another. **Collision** which damages only wheels, tires, axles, and running gear is not covered.
2. **Alteration** – which means deliberate damage caused by **you** to the manufactured home or substantial changes in its structure with the intention of reducing its value without permission of the lien holder or the manufactured home dealer.
3. **Conversion** – which means transfer of ownership without permission of the lien holder, if the lien holder is not successful in an effort to recover possession of the manufactured home or its missing parts.
4. **Concealment** – which means withholding or hiding the manufactured home.

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ADDITIONAL COVERAGES

If the manufactured home is repossessed by or on behalf of the lien holder or manufactured home dealer, **we** will pay the lien holder or manufactured home dealer for an amount equal to the expense of transporting the manufactured home from the place of repossession to the nearest of the following:

1. The place where it was sold by the lien holder or manufactured home dealer, or
2. The nearest business location of the lien holder or manufactured home dealer.

Repossession Expense applies only to the expense of returning the entire manufactured home, but not the expense of returning only separated parts, equipment, or accessories.

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DEDUCTIBLE

\$500 will be deducted from the amount of loss in each claim for covered loss or damage.

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ADDITIONAL EXCLUSIONS

We do not pay for:

- **Conversion** of attached property originally provided with the manufactured home including furniture (not appliances), drapes,

- 2023 curtains, and bedding.
- 2024 • Expense of returning separate parts, equipment, or accessories.
- 2025 • Damage resulting from neglect, omission to act, wear and tear, or
- 2026 hard usage.
- 2027 • Gas bottles, fuel tanks, pumps, steps, skirting, porches, decks,
- 2028 awnings, carports, and any other addition to the manufactured
- 2029 home after its original manufacture.
- 2030 • Loss resulting from the fraudulent actions of the lien holder, its
- 2031 employee(s), or agents.
- 2032

2033 CONDITIONS – SECTION I

2034 WHAT YOU SHALL DO IN CASE OF LOSS

2035 In addition to the WHAT YOU SHALL DO IN CASE OF LOSS provisions in the

2036 policy, the lien holder must, at the lien holder's expense, use every reasonable

2037 effort, including litigation, until settlement of the loss to:

- 2038 1. Secure, protect, and preserve the manufactured home from loss.
- 2039 2. Locate the policyholder, the manufactured home, and any missing
- 2040 parts.
- 2041 3. Declare the loan in default.
- 2042 4. Repossess the manufactured home promptly.
- 2043 5. Collect all amounts due.

2044 The lien holder must give **us** as part of the loss notice, the following:

- 2046 1. An inspection report prepared at the time of repossession
- 2047 describing the condition of the manufactured home and a detailed
- 2048 list of missing parts.
- 2049 2. Manufacturer's invoice.
- 2050 3. Documents which detail the lien holder's efforts to locate missing
- 2051 parts.
- 2052 4. Retail sales contract and credit application.
- 2053 5. All evidence showing how the manufactured home was equipped when
- 2054 sold.
- 2055 6. Summary of collection efforts.
- 2056 7. Statement from the law enforcement agency to which the lien
- 2057 holder gave prompt notice of loss.

2058 SETTLEMENT AND VALUATION

2060 In addition to the Settlement and Valuation provisions of the policy, the amount of

2061 the lien holder's interest in any loss from **alteration, conversion, or concealment**

2062 is measured by the unpaid balance not more than sixty (60) days past due, less:

- 2063 a. Unearned interest, insurance, finance and other carrying
- 2064 charges computed as of the date of claim.
- 2065 b. Penalties or other charges which have been added to the

2066 unpaid balance after the loan was finalized.

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LIEN TRANSACTION, LATE OR DEFAULT IN PAYMENT NOTICE

We have no coverage unless the following took place:

1. The lien transaction was entered into in accordance with normal and usual credit standards.
2. The lien instrument, at the time executed, was legally enforceable and created a valid security interest for the lien holder.
3. At the date this coverage came into effect, no payment was more than thirty (30) days past due.
4. The **insured** has defaulted in payment.
5. Written notice of the claim has been given to **us** within thirty (30) days after repossession has occurred.

Failure to provide notice of the claim, within the specified time, may result in the denial of any insurance coverage otherwise available if **we** can establish that **our** rights have been prejudiced by the lack of such notice or information.

NEGLECT

No act or neglect of any **insured** will impair the protection **we** provide to the lien holder.

RECORDS

We will, at any reasonable time, be allowed to examine the lien holder's books, records, and files to determine facts relating to a claim under this coverage.

OUR RIGHT TO RECOVER PAYMENT

We waive the right to recover any payment made under this coverage from **you**.

SETTLEMENT WITH SELLING DEALER

Settlement of loss may be made with the selling dealer when the lien holder's interest has been satisfied under a repurchase agreement.

**END HF00001-P006
SCHEDULED PERSONAL PROPERTY**

When HF00001-P006 is shown on the Declaration Page(s), the deductible shown within the HF00001-P006 schedule will apply to this coverage.

The following outline the classifications indicated on the Schedule shown on the Declaration Page(s):

1. Jewelry, as scheduled.
2. Furs and garments trimmed with fur or consisting principally of fur, as scheduled.
3. Cameras, projection machines, video equipment, computers, films, and related articles of equipment, as scheduled.
4. Musical instruments and related articles of equipment, as

- 2109 scheduled.
- 2110 5. Silverware, including goldware and pewterware, but excluding
- 2111 pens, pencils, flasks, smoking implements, or jewelry.
- 2112 6. Sporting equipment, including golf clubs, golf clothing, golf
- 2113 equipment, golf carts, and fishing equipment, as scheduled.
- 2114 7. Fine art(s), as scheduled. This premium is based on **your**
- 2115 statement that the fine art(s) insured is located at the Location of
- 2116 Insured Premises shown on the Declaration Page(s).
- 2117 New Acquisitions: If **you** acquire during the term of this
- 2118 endorsement other objects of art, the provisions of this
- 2119 endorsement will apply for the Actual Cash Value of the objects but
- 2120 not more than 25% of the amount of the insurance scheduled for
- 2121 fine art(s), PROVIDED the **insured** reports such additional objects
- 2122 within ninety (90) days from the date acquired and pays additional
- 2123 premium from the date acquired.
- 2124 8. Radio, TV antenna, or satellite dish or antenna, as scheduled.
- 2125 9. Postage stamps, including due envelope, official revenue, match
- 2126 and medicine stamps, covers, locals, reprints, essays, proofs,
- 2127 sports cards and other philatelic property, including their books,
- 2128 pages, and mountings, owned by or in custody or control of **you**.
- 2129 10. Rare and current coins, metals, paper money, bank notes, tokens
- 2130 of money, and other numismatic property, including coin albums,
- 2131 containers, frames, cards, and display cabinets in use with such
- 2132 collection, owned by or in the custody or control of **you**, as
- 2133 scheduled.
- 2134 11. Hunting equipment, including guns and bows, as scheduled.
- 2135 12. Lawn and Garden Equipment, as scheduled.
- 2136 13. Medical Equipment including dentures, wheelchairs, insulin pumps,
- 2137 hearing aides, prosthetic devices, and similar equipment,
- 2138 scheduled as Medical Equipment on the Declaration Page(s).
- 2139 14. Miscellaneous Items as scheduled.

2140 ADDITIONAL ACQUIRED PROPERTY

2142 The following applies only to jewelry, furs, cameras, and musical instruments

2143 when such property is scheduled under this coverage:

2144

2145 **We** cover additionally acquired property for an amount not to exceed twenty-five

2146 percent (25%) of the amount of insurance for that class of property or \$10,000,

2147 whichever is less, if **you** report the acquired property to **us** within thirty (30) days

2148 of acquisition and pay the additional premium from the date acquired.

2149 PERILS INSURED AGAINST

2151 We cover sudden, accidental, and direct loss to scheduled property.

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EXCLUSIONS

In addition to the exclusions listed in GENERAL EXCLUSIONS – APPLICABLE TO ALL PERILS, we do not cover:

- NUCLEAR HAZARD, meaning nuclear reaction, radiation, radioactive contamination, or any consequence of any of these. Loss caused by nuclear action is not considered loss by perils of Fire, Explosion, or Smoke. Sudden, accidental, and direct loss by fire resulting from nuclear action is covered.
- As to Fine Art(s):
 - Damage caused by any repairing, restoration, or retouching process. Breakage of art glass windows, statuary, marble, glassware, bric-a-brac, porcelains, and similar fragile articles unless caused by fire, lightning, aircraft, theft or attempted theft, cyclone, tornado, wind-storm, earthquake, flood, explosion, malicious damage, collision, derailment, or overturn of conveyance.
 - Loss to property on exhibition at fairgrounds or on the premises of any national or international exposition unless the premises are specifically described on the schedule.
- As to Postage Stamps or Rare and Current Coin Collections:
 - Fading, creasing, denting, scratching, tearing, thinning, transfer of colors, inherent defect, dampness, extremes of temperature, gradual depreciation, damage sustained from handling, or while being actually worked upon.
 - Mysterious disappearance of individual stamps, coins, or other articles insured unless specifically scheduled with a definite amount set opposite their description, or if not specifically scheduled unless mounted in a volume and the page to which they are attached is also lost.
 - Loss of or damage to property in the custody of transportation companies or shipments by mail unless by registered mail.
 - Theft from any unattended **motor vehicle** except while being shipped by registered mail.
 - Loss of or damage to any property described herein which is not an actual part of a stamp, money, or numismatic collection.

ADDITIONAL CONDITIONS

1. Fine Art(s): If fine art(s) are covered, **you** agree that the fine art(s) insured will be packed and unpacked by competent packers.

2195 **We** will not be liable for more than the amount set opposite the
2196 respective articles covered, which amount is agreed to be the value
2197 of the article.
2198 In the event of the total loss of any article or articles which are a
2199 part of a set, **we** agree to pay **you** the full amount of the value of
2200 the set specified in the schedule, and **you** agree to surrender the
2201 remaining article or articles of the set to **us**.

2202 2. Sporting Equipment: If golfer's equipment is covered, **we** will also cover
2203 other clothing of **yours** while contained in any locker when **you** are
2204 playing golf.
2205 Golf balls are covered only against loss by fire or burglary, if there
2206 are physical marks of forcible entry into the locker, room, or
2207 structure.

2208 3. Musical Instruments: If musical instruments are covered, **you** agree
2209 that loss to scheduled property while **you** are using that property
2210 for **business** purposes will not be paid.

2211 4. Postage Stamps or Rare and Current Coin Collection—
2212 Unscheduled Property Only: If a stamp or a coin collection that is
2213 not specifically scheduled is covered, in the event of loss or
2214 damage, the amount pay-able will be determined as follows:

2215 a. **We** will not be liable for more than the **market value** of the
2216 property at the time of loss, but not more than \$1,000 on
2217 unscheduled numismatic property and not more than \$250 for
2218 any one stamp, coin, or other individual article or any one
2219 pair, strip, block, series, sheet, cover, frame, or card.

2220 b. **We** will not be liable for a greater proportion of any loss on
2221 property not specifically scheduled than the total sum
2222 **insured** on such unscheduled property bears to the **market**
2223 **value** at the time of loss.

2224 5. Settlement and Valuation: **We** will not pay for more than:

2225 a. If the Declaration Page(s) states that this policy is an Actual
2226 Cash Value policy, then the most **we** will pay will be the
2227 lesser of:

2228 (1) The difference in **market value** before and after the loss;
2229 (2) Replacement Cost less depreciation
2230 (3) The limit of liability as scheduled on the Declaration
2231 Page(s);
2232 (4) The amount of **your** insurable interest in the property;
2233 (5) Any applicable coverage limitation on the property as set
2234 forth in this policy.

2235 b. If the Declaration Page(s) states that this is a replacement
2236 cost policy, then, until **you** complete repair or replacement of
2237 the property, the most **we** will pay will be the lesser of:

- 2238 (1) The difference in **market value** before and after the loss;
2239 (2) The limit of liability which pertains to the coverage;
2240 (3) The amount of **your** insurable interest in the property.
2241 (4) Any applicable coverage limitation on the property as set
2242 forth in this policy.

2243 If **you** complete repair or replacement of the damaged
2244 property at the same location and make a repair or
2245 replacement cost claim within 180 days of the original loss
2246 settlement, then **we** will pay the lesser of:

- 2247 (1) The amount spent to repair or replace the damaged
2248 or stolen property;
2249 (2) The amount it would take to repair or replace the
2250 property, with like kind and quality but not necessarily
2251 identical or matching materials, at the same location as
2252 the **insured premises**.
2253 (3) The limit of liability.

2254 c. If **you** have a partial loss caused by fire, then **you** have an
2255 option to have **us** repair the property, the cost not to exceed
2256 the amount written in the policy, so that the property shall be
2257 in as good a condition as before the fire.

2258 This condition (5.) does not apply to fine art(s).

2259 6. Loss Clause: The amount of insurance under this coverage will not
2260 be reduced except for total loss of a specifically scheduled item.
2261 Any unearned premium that applies to such item will be refunded to
2262 **you** or applied to the premium due on item(s) replacing those on
2263 which the claim was paid.

2264 7. Pair or Set Clause: In case of loss of or damage to property
2265 specifically described in the schedule as a pair or set, **we** may
2266 repair or replace any part of the pair or set to restore it to its value
2267 before the loss, or **we** may pay the **market value** of the property
2268 before and after the loss.

2269 This condition (7.) does not apply to fine art(s).

2270 8. Parts: In case of loss or damage to any part of property covered,
2271 consisting of several parts when complete, **we** will pay only for the
2272 value of the part lost or damaged.

2273 9. Territorial Limits: **We** cover the described property wherever it may
2274 be located. But **we** cover described fine art(s) only while within the
2275 United States and Canada.

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END HF00001-P007
WEIGHT OF ICE, SNOW, OR SLEET

When END HF00001-P007 is shown on the Declaration Page(s) **we** cover

2281 sudden, accidental and direct loss caused by weight of ice, snow, or sleet to other
2282 structure(s) listed on the Declaration Page(s), or property contained in the other
2283 structure(s) if the policy provides coverage for Personal Property (Coverage C).
2284

2285 There is no coverage for a loss which occurs or is in progress within the first three
2286 (3) days of the original effective date of this Endorsement.
2287

2288 **END HF00001-P008**
2289 **VANDALISM OR MALICIOUS MISCHIEF COVERAGE**
2290

2291 When END HF00001-P008 is shown on the Declaration Page(s) the peril of
2292 Vandalism or Malicious Mischief is an additional covered peril, subject to the
2293 limitations included within this endorsement and the GENERAL EXCLUSIONS -
2294 APPLICABLE TO ALL PERILS AND FORMS OF COVERAGE.
2295

2296 Upon discovery of vandalism or malicious mischief damages, **you** must notify
2297 local law enforcement within 24 hours for coverage to apply.
2298

2299 This peril does not include:

- 2300 a. loss to property on the **insured premises** if the **dwelling** has been vacant
- 2301 or unoccupied for more than sixty (60) consecutive days immediately before
- 2302 the loss. For the purpose of this peril, a **dwelling** under construction is not
- 2303 considered vacant or unoccupied.
- 2304 b. loss committed by a tenant of the dwelling.
2305

2306 **END HF00001-P009**
2307 **FLAT ROOF RESTRICTION**
2308

2309 When END HF00001-P009 is shown on the Declaration Page(s) the following
2310 section of the policy is amended as follows:
2311

2312 **SECTION I**
2313 **GENERAL EXCLUSIONS – APPLICABLE TO ALL PERILS**
2314

2315 23. Water damage, meaning: (Paragraph d. is added)
2316

- 2317 d. Water, rain, ice, sleet or snow which exerts pressure
- 2318 on, or flows, seeps or leaks through any portion of any
- 2319 flat roof, or where any wall, roof, chimney, or other part
- 2320 or portion of the building, adjoins the flat roof, unless
- 2321 the direct force of windstorm or hail creates an opening
- 2322 through which precipitation enters.
2323

2324 Except for the addition of paragraph d. to number 23. as noted above in this
2325 endorsement, all other terms of exclusion number 23. remain the same.
2326

2327 **END HF00001-F001**
2328 **FARM LIABILITY**
2329

2330 When the Declaration Page(s) shows END HF00001-F001 – Farm Liability, the
2331 following language has been changed:

- 2332 1. Within the definition section, **Business, Insured Premises, and**
2333 **Residence Employee** are changed in the policy.
- 2334 2. Within the Exclusions in the Liability section – Coverage F – the
2335 **Livestock** exclusion and the **Custom Farming** exclusion is changed in
2336 the policy.

2337 **END HF00001-F002**
2338 **LIVESTOCK EXTENSION**
2339

2340 When END HF00001-F002 is shown on the Declaration Page(s), **livestock** are
2341 covered for the following additional perils:

- 2343 a. Accidental Shooting: Except by any **insured**, any **relative**, any
2344 **farm employee**, or any resident of the **insured premises**.
- 2345 b. Drowning from External Causes: Except drowning of poultry.
2346 Swine under thirty (30) days old are not covered.
- 2347 c. Attack by Dogs or Wild Animals: Except loss as the direct or
2348 indirect result of flight is not covered.
- 2349 d. Collapse of structures, bridges, and culverts.
- 2350 e. Electrocution of livestock from artificially generated electrical
2351 current.
- 2352 f. Collision, Upset and Overturn of a motor vehicle or machinery.
2353

2354 **END HF00001-F003—MACHINERY EXTENSION**
2355

2356 When END HF00001-F003 is shown on the Declaration Page(s), **Machinery** is
2357 covered for Broad Coverage and collision, upset, and overturn.
2358

2359 **END HF00001-F004**
2360 **GRAIN AND FEED EXTENSION**
2361

2362 When END HF00001-F004 is shown on the Declaration Page(s), any **Grain and**
2363 **Feed** covered under this policy are covered for Broad Coverage.
2364

2365 **END HF00001-F005**
2366 **FOREIGN OBJECTS IN MACHINERY**

2367
2368 When END FH00001-F005 FOREIGN OBJECTS IN MACHINERY is shown on
2369 the Declaration Page(s):
2370 Section 1, COVERAGE E—FARM PERSONAL PROPERTY is modified as
2371 follows:
2372 Under **Perils insured against with respect to Coverage E:**
2373 Number 2. is deleted and replaced with the following:
2374

- 2375 2. **Machinery** is covered for Basic Coverage as shown in the policy.
2376 Collision, Upset, and Overturn are not covered perils unless END
2377 HF00001-F003 MACHINERY EXTENSION is shown on the
2378 Declaration Page(s). Sudden and accidental direct physical loss or
2379 damage caused by or resulting from foreign objects picked up and
2380 taken into the **machinery** is not covered unless END HF00001-
2381 F005 Foreign Objects in Machinery is shown on the Declaration
2382 Page(s).
2383

2384 Under GENERAL EXCLUSIONS - APPLICABLE TO ALL PERILS

2385 For purposes of this coverage only, Exclusion 36. is replaced with the following:

- 2386 36. **Machinery** colliding with the ground or rocks on the ground,
2387 whether or not this policy includes END HF00001-F003. However,
2388 this exclusion does not apply to glass breakage. **We** will pay for
2389 sudden and accidental direct physical loss or damage caused by or
2390 resulting from foreign objects picked up and taken into the
2391 **machinery**.
2392

2393 **END HF00001-F006**
2394 **CUSTOM FARMER'S EQUIPMENT**
2395

2396 When END HF00001-F006 is shown on the Declaration Page(s), END HF00001-
2397 F003 Machinery Extension is added for the specifically identified **machinery**
2398 shown on the Declaration Page(s) under END HF00001-F006—Custom Farmer's
2399 Equipment.

2400 The following Sections of the policy are amended as follows:
2401

2402 **COVERAGE E – FARM PERSONAL PROPERTY**
2403

2404 **PROPERTY NOT COVERED**

2405 **We** do not cover with respect to Coverage E:

2406 Number 2. is amended as follows:
2407

- 2408 2. **Machinery:**
2409 a. While beyond a 100-mile radius of the **insured premises**

2410 when used in **custom farming**. If END HF00001-F006 –
2411 CUSTOM FARMER'S EQUIPMENT is shown on the
2412 Declarations Page(s) this exclusion 2. a. does not apply to
2413 the specifically identified **machinery** listed on the Declaration
2414 Page(s) for this endorsement.

2415
2416 EXCLUSIONS – SECTION II

2417 Number 22. is amended as follows:

2418
2419 22. **Bodily injury or property damage** arising out of **custom**
2420 **farming**, however, if the Declaration Page(s) shows END
2421 HF00001-F001 – Farming Liability Coverage, **custom**
2422 **farming** conducted within a 250-mile radius from the
2423 **insured premises** is covered.

2424
2425
2426 **END HF00001-F007**
2427 **FARM-RELATED BUSINESS COVERAGE**

2428
2429 When END HF00001-F007 is shown on the Declaration Page(s), the following
2430 portions of the policy are amended as follows:

2431
2432 **DEFINED WORDS**

2433 The definition of **business** in the policy will not mean the **business** identified
2434 within END HF00001-F007 on the Declaration Page(s).

2435
2436 EXCLUSIONS – SECTION II

2437 The following exclusions are added to EXCLUSIONS – SECTION II of **your**
2438 policy:

- 2439
- 2440 • **Bodily injury** to any employee injured arising out of and in the
2441 course of employment for the specified **business** shown in
2442 End HF00001-F007, or any other **business**.
 - 2443 • **Bodily injury or property damage** arising from any stated or
2444 implied warranty associated with the products or services
2445 provided by the specified **business** shown in End HF00001-
2446 F007.
 - 2447 • **Property damage** to products sold by the specified **business**
2448 shown in End HF00001-F007.

2449
2450 **END HF00001-F008**
2451 **INCREASED POLLUTION COVERAGE**
2452 **LIMIT OF LIABILITY**

2453 When END HF00001-F008 is shown on the Declarations Page(s), the following
2454 portions of the policy are amended as follows:

2455

2456

LIABILITY COVERAGES – SECTION II

2457

2458

ADDITIONAL COVERAGE

2459

Paragraph 4. LIMITED POLLUTION COVERAGE is deleted and replaced with the
2460 following:

2461

As respects Pollution, **our** limit of liability from all damages arising out of
2462 the actual, alleged, or threatened discharge, dispersal, seepage,
2463 migration, release, or escape of smoke, vapors, soot, fumes, acids,
2464 alkalis, toxic chemicals, liquids or gases, waste materials or other
2465 irritants, contaminants, or pollutants into or upon the land, the
2466 atmosphere, or any water course or body of water, including the cost of
2467 equitable relief, **bodily injury, property damage**, remediation and clean-
2468 up cost will not exceed \$100,000 for any one **occurrence**, nor more than
2469 \$100,000 during any twelve (12) month policy period.

2470

If the Declaration Page(s) show END HF00001-F001—FARM LIABILITY
2471 Coverage, **we** cover:

2472

a. Crop, plant, or tree damage resulting from the accidental above-
2473 ground contact with herbicides, pesticides, fungicides, and
2474 fertilizers caused by the application of the same which results in
2475 actual damages sustained within one growing season of the
2476 application.

2477

b. **Bodily injury** resulting from the accidental above-ground contact
2478 with herbicides, pesticides, fungicides, and fertilizers caused by the
2479 application of the same which results in medical treatment within
2480 one year (365 days) of the application.

2481

The limit of coverage for a. and b. above:

2482

A. For **bodily injury** or **property damage** resulting from activities
2483 occurring away from the **insured premises** will not exceed \$100,000 for
2484 any one **occurrence**, nor more than \$100,000 during any twelve (12)
2485 month policy period.

2486

B. For **bodily injury** or **property damage** resulting from activities
2487 occurring on any **insured premises** is the limit of liability shown on the
2488 Declaration Page(s)

2489

However, this endorsement INCREASED POLLUTION COVERAGE will not
2490 increase **our** total limit of liability.

2491

2492

END HF00001-F009

2493

FARM CARGO LIABILITY

2494

2495 When END HF00001-F009 is shown on **your** Declaration Page(s), this

2496 Endorsement covers **your** legal liability as a common or contract carrier under
2497 tariff documents, bills of lading, or shipping receipts issued by **you** for sudden,
2498 accidental, and direct loss to **farm products** in transit, while loaded for shipment
2499 in or on any **motor vehicle(s)** owned by **you** and operated by **you** or a **farm**
2500 **employee(s)** anywhere within the continental United States (except Alaska) and
2501 Canada. Losses occurring elsewhere will not be covered under this
2502 Endorsement.

2503

2504 The following portions of **your** policy are amended as follows:

2505

2506

ADDITIONAL EXCLUSIONS

2507

The following additional exclusions apply:

2508

We do not cover:

2509

- Loss or damage to any shipment in or on any **motor vehicle** under **your** control after such **motor vehicle** has remained at any dock, depot, station, or terminal for more than seventy-two (72) hours after arrival of the **motor vehicle** at such location.

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- Loss caused by **your** neglect to use all reasonable means to save and preserve the property at and after any covered loss.

2514

2515

- Loss caused by or resulting from strikes, lockouts, labor disturbances, riots, civil commotion, or the acts of any person or persons taking part in any such occurrence or disorder.

2516

2517

- Loss due to inherent vice, or delay, loss of profit, loss of use, or loss of market.

2518

2519

- Loss of or injury to **livestock**, except against accident causing death or rendering death necessary.

2520

2521

- Freight charges, except such charges that were earned prior to the acceptance of the shipments insured under this Endorsement and for which **you** are legally liable.

2522

2523

2524

- Loss caused by shifting of load, poor packing or rough handling, for loss caused by breakage or by contact with oil or grease or any other commodity, marring or scratching, wetness or dampness, leakage of liquids, or as the result of being spotted, discolored, molded, rusted, frosted or frozen, rotted, soured, steamed or heated, or changed in flavor.

2525

- Breakage of eggs.

2526

- Collision caused:

2527

- By coming in contact with any portion of the roadbed.

2528

- By striking the rails or ties of street, steam, or electric railroad.

2529

- By coming in contact with any stationary object while backing for loading or unloading purposes.

2530

- By the coming together of truck and trailer during coupling or

2531

2532

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- 2539 uncoupling.
- 2540 ○ By collision of the covered property with another object
- 2541 while in the ordinary course of transportation.
- 2542 ● All claims for loss, damage, or expense caused by wear and tear
- 2543 from ordinary handling due to the mode of transportation.

2544

2545 CONDITIONS SECTION II

2546 2. LIMITS OF LIABILITY

2547 (Paragraph c. is added)

- 2548 c. As respects END HF00001-F009 **our** liability for covered loss to
- 2549 shipments while loaded in or on any one **motor vehicle** will not exceed
- 2550 the amount shown on the Declaration Page(s) for each **motor vehicle**.
- 2551 **Our** aggregate limit of liability for all covered losses resulting from any
- 2552 one **occurrence** will not exceed the amount shown on the Declaration
- 2553 Page(s) for each **occurrence**.

2554

2555 GENERAL CONDITIONS APPLYING TO SECTION I AND SECTION II

2556 The following additional conditions are added to **your** policy:

2557 ● SUBSTITUTION CLAUSE

2558 If any **motor vehicle** owned by **you** is withdrawn from normal use

2559 because of sale, breakdown, repair, loss, or destruction, the limit of

2560 liability applying to such **motor vehicle** under this Endorsement will

2561 apply to any other **motor vehicle** operated by **you** or a **farm**

2562 **employee(s)** and substituted for such **motor vehicle**, provided the

2563 substitution is reported to **us** as soon as practicable (but in any

2564 event, within thirty [30] days from the date of substitution) and

2565 additional premium is paid thereon as required by **us**.

2566 ● REIMBURSEMENT

2567 Should **we** pay a loss or losses in compliance with any special

2568 provision required by law or legal regulations or by the Interstate

2569 Commerce Commission, any Public Service Commission, Public

2570 Utilities Commission, Corporation Commission, or Railroad

2571 Commission for which **we** were not liable under the terms of the

2572 policy, **you** agree to reimburse **us** to the full extent of such

2573 payments, plus any additional expense incurred.

2574 ● STATUTORY ENDORSEMENTS

2575 This Endorsement is issued in contemplation of the possible

2576 addition of provisions to effect compliance by **you** with statutes

2577 regulating **your business**. No such provision will be valid for any

2578 purpose unless required for mandatory or permissive compliance

2579 with terms of the statute actually applicable to **you** at the time of

2580 loss.

2581 ● INSPECTION OF RECORDS

2625 unless amended by the terms of this endorsement.

2626

2627 This coverage for the boarding of **equine** in the care, custody, and control of an
2628 **insured** applies only:

- 2629 1. To death, injury or theft of **equine you** do not own in **your** care,
2630 custody, and control for which **you** are legally liable; and
2631 2. While the **equine** are at an **insured premises** or are temporarily in
2632 transit to or from an **insured premises** for purposes of breeding,
2633 veterinarian services, **training**, showing, or boarding arising from
2634 the negligence of the **insured**.

2635

2636 It is further agreed this insurance does not apply to:

- 2637 1. Mysterious disappearance of **equine**;
- 2638 2. Death, injury, or theft of **equine** caused by criminal, fraudulent,
2639 dishonest, or illegal acts, alone or in collusion with another, by:
- 2640 a. An **insured**;
- 2641 b. Others who have an interest in the **equine**;
- 2642 c. Others to whom **you** entrust the **equine**;
- 2643 d. Partners, officers, directors, trustees, or joint venturers, or
2644 **your** members or managers if **you** are a limited liability
2645 company; or
- 2646 e. The farm employee of (a), (b), (c), or (d) above, whether or not
2647 they are at work. This exclusion does not apply to negligent
2648 acts that result in the death or injury of **equine** by such farm
2649 employee(s) of (a), (b), (c), or (d) above, but **we** do not cover
2650 theft by such farm employee.
- 2651 3. Death, injury, or theft of **equine** used for any purpose not intended
2652 by the owner;
- 2653 4. Death, injury, or theft of **equine** due to seizure or destruction under
2654 quarantine, customs regulations, confiscation of contraband, or
2655 illegal transportation or trade;
- 2656 5. Death or injury of **equine** arising out of professional care or
2657 treatment by veterinarians, veterinary assistants, farriers, or any
2658 person providing veterinary care or medication;
- 2659 6. Liability assumed by an **insured** under a contract or agreement;
- 2660 7. Death, injury, or theft of **equine** that occurs in the course of
2661 transportation by air or water;
- 2662 8. Theft of **equine** due to unauthorized instructions to transfer **equine**
2663 to any person or to any place;
- 2664 9. Theft of **equine** due to voluntary parting with possession of **equine**
2665 if **you** or any other **insured** is induced to do so by trick, scheme, or
2666 device or through fraud or false pretense.
- 2667 This includes the acceptance of:

- 2668 a. Counterfeit money or fraudulent post office or express money
2669 orders;
2670 b. Checks or promissory notes that are not paid upon
2671 presentation; or
2672 c. Credit cards that are illegally obtained and/or used; or
2673 10. Loss of earnings or projected future income.
2674

2675 EXCLUSIONS – SECTION II

2676 The following Section II exclusions are added to **your** policy:

- 2677 • **Bodily injury** to any employee injured arising out of and in the
2678 course of employment for the **equine** activities.
- 2679 • **Bodily injury** or **property damage** arising from any stated or
2680 implied warranty associated with the products or services
2681 provided by the **equine** operations.
- 2682 • **Property damage** to products sold by the **equine** operations.
- 2683 • **Bodily injury** or **property damage** due to **equine** being
2684 ridden in any prearranged race, competitive speed or other
2685 contest, or preparation or training for a race, speed or other
2686 contest.
- 2687 • **Bodily injury** or **property damage** arising out of hauling
2688 **equine** for hire; however, transportation incidental to boarding
2689 or breeding these boarded **equine** is covered.
- 2690 • **Bodily injury** or **property damage** for which an **insured** is
2691 obligated to pay as a result of giving **riding** lessons.
- 2692 • **Bodily injury** to any person who receives remuneration from
2693 the **insured** while practicing for or participating in any club
2694 meets, races, or other contests.
- 2695 • **Bodily injury** or **property damage** arising out of the use and
2696 occupancy of the described premises for **riding** instruction,
2697 rental **equine**, or rodeos;
- 2698 • **Bodily injury** or **property damage** arising out of the use and
2699 occupancy of the described premises for **equine** sales or
2700 auctions, veterinary stables, dude ranches, and **racine**
2701 stables;
- 2702 • **Bodily injury** or **property damage** due to **equine** being
2703 ridden without the express permission of the named insured.

2704 Exclusion #15 under EXCLUSIONS – SECTION II does not apply to
2705 coverage provided under END HF00001-F010 – Equine Business Liability
2706 Coverage only.
2707

2708 AGGREGATE PER EQUINE LIMIT

2709 An Annual Aggregate of \$25,000 is the most **we** will pay for death, injury, or
2710 theft of all **equine** for each consecutive 12-month period beginning with the

2711 inception date of this endorsement.

2712
2713 The Annual Aggregate Limit also applies separately to any remaining policy
2714 period of less than 12 months.

2715
2716 A Per **Equine** Limit of \$5,000, subject to the Annual Aggregate Limit, is the
2717 most **we** will pay for the death, injury, or theft of a single **equine**.

2718
2719 Any insurance **we** provide under this coverage, shall be excess over any
2720 other similar collectible insurance, whether primary, excess, or contingent for
2721 non-owned equine under the care, custody, and control of the **insured**.

2722
2723 **CONDITIONS – SECTION II**

2724 With respect to the coverage provided by this Endorsement, the following
2725 additional conditions are added to **CONDITIONS – SECTION II**:

2726 •**NORMAL HEALTH**

2727 **You** agree that **equine** in **your** care, custody, and control are in
2728 normal health and are not receiving veterinary care for any:

- 2729 Illness;
- 2730 Disease;
- 2731 Lameness;
- 2732 Injury; or
- 2733 Physical disability.

2734 •**VETERINARY TREATMENT:**

2735 If **equine** in **your** care, custody, and control is injured, **you**
2736 agree to immediately:

- 2737 Secure the services of a licensed veterinarian to treat the injury;
- 2738 Give the proper care to the **equine**; and
- 2739 Use every possible means to save the **equine**.

2740 Any expenses incurred in securing veterinary treatment and in
2741 giving proper care to the **equine** are solely **your** responsibility.

2742 •**DEATH OF EQUINE**

2743 **You** agree to have two postmortem exams conducted by qualified
2744 veterinary surgeons immediately upon the event of death of **equine**
2745 in **your** care, custody, and control. Any postmortem or related
2746 expenses incurred are solely **your** responsibility.

2747
2748 **END HF00001-L001**
2749 **PERSONAL INJURY COVERAGE**

2750
2751 When endorsement END HF00001-L001 is shown on the Declaration Page(s), **you**
2752 have **PERSONAL INJURY COVERAGE**. This coverage will share the same limit
2753 of liability as Coverage F – Personal Liability. All definitions, duties, exclusions,

2754 limitations, general agreements, provisions, and conditions of the policy apply to
2755 this coverage unless specifically modified in this endorsement.
2756

2757 If the Named Insured shown on the Declaration Page(s) is not a person, then this
2758 endorsement applies only to those persons listed as a Designated Representative
2759 on the Declaration Page(s), or an Additional Insured shown on the Declaration
2760 Page(s), while acting on behalf of the Named Insured.
2761

2762 The insurance provided by this Endorsement END HF00001-L001 for the claims
2763 referenced herein is the only insurance coverage applicable under the policy for
2764 such claims.
2765

2766 **Personal Injury**—means injury arising out of one or more of the following
2767 offenses:

- 2768 a. False arrest, detention, or imprisonment, or malicious
2769 prosecution;
- 2770 b. Libel or slander, defamation of character, or violation of a
2771 person's right of privacy; or
- 2772 c. Wrongful entry or eviction, or other invasion of the right of private
2773 occupancy.
2774

2775 **Occurrence** – means an unintended accident, including continuous or repeated
2776 exposure to substantially the same general conditions, which causes
2777 **personal injury** during the policy period. All exposures to
2778 substantially the same general conditions will be considered as arising
2779 out of one **occurrence**.
2780

2781 If claim is made or suit is brought against **you**, or a Designated Representative
2782 shown on the Declaration Page(s), or an Additional Insured shown on the
2783 Declaration Page(s) while acting on behalf of the Named Insured, for **personal**
2784 **injury** caused by an **occurrence** to which this endorsement applies, **we** will:

- 2785 1. Pay up to **our** limit of liability for the damages which **you** or a
2786 Designated Representative shown on the Declaration Page(s) or
2787 an Additional Insured shown on the Declaration Page(s) while
2788 acting on behalf of the Named Insured, is legally liable. Any pre-
2789 judgment interest is included within the limit of liability. Any post-
2790 judgment interest is included within the limit of liability, unless **we**
2791 chose to appeal any judgment.
- 2792 2. Provide a defense at **our** expense by counsel of **our** choice. **We**
2793 may investigate and settle any claim or suit that **we** decide is
2794 appropriate. **Our** obligation to settle or defend ends when any
2795 payments made by **us** either by settlement, satisfaction of
2796 judgment or interpleader equal **our** limit of liability.

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This insurance only provides coverage for **personal injury** that occurs during the policy period.

Unless specifically stated otherwise, we will pay, in addition to our limit of liability:
SETTLEMENT EXPENSES

We will pay:

- a. All costs **we** incur in the settlement of a claim or defense of a suit.
- b. Premiums on bonds required in a suit **we** defend. But, **we** will not pay the premium for the portion of a bond amount that is greater than **our** limit of liability. Notwithstanding a. above, **we** have no obligation to apply for or furnish bonds.
- c. Loss of earnings up to \$100 a day, but not other income, when **we** ask **you** to help **us** investigate or defend any claim or suit.
- d. Other reasonable expenses incurred at **our** request.

EXCLUSIONS:

We do not cover:

1. **Personal injury** arising out of the operation, possession, ownership, repair, maintenance, use, negligent entrustment or negligent supervision of aircraft, **motor vehicles** or watercraft, owned or operated or used by or rented or loaned to any **insured**.
2. **Personal injury** arising out of the rendering or failing to render professional services.
3. **Personal injury** arising out of **business** pursuits of any **insured**.
4. **Personal injury** arising out of any premises owned, rented, or controlled by any **insured** which is not an **insured premises**.
5. **Personal injury** expected or intended by any **insured** even if the resulting **personal injury** is of a different kind, quality or degree than initially expected or intended, or is sustained by a different person, entity, or real or personal property, than initially expected or intended.
6. **Personal injury** arising out of war (declared or un-declared), civil war, insurrection, rebellion, or revolution.
7. **Personal injury** which arises out of the transmission of a sexual or communicable disease by any **insured**.
8. **Personal injury** consisting of, arising from or out of, caused by, contributed to, aggravated by, or resulting from, whether directly or indirectly, the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, exposure to, or escape of asbestos, lead paint, lead, smoke, vapors, soot, fumes, acids, alkalis, toxic

2840 chemicals, liquids or gases, waste materials or other irritants,
2841 contaminants, or pollutants, **fungi or mold**, rot, or other toxic
2842 materials or substances whether gradual or sudden.
2843 This exclusion includes but is not limited to the following:
2844 a. The cost of testing, monitoring, abating, mitigating,
2845 removing, remediating or disposing of items listed above;
2846 b. Any supervision, instruction, disclosures, or failures to
2847 disclose, recommendations, warnings, or advice given, or
2848 that allegedly should have been given, in connection with
2849 **personal injury** consisting of, arising out of, caused by,
2850 contributed to, aggravated by, or resulting from, whether
2851 directly or indirectly, items listed in paragraph (8.) above, or
2852 the activities described in (8 a.) above;
2853 c. Any obligation to share damages, losses, costs, payments
2854 or expenses with or repay someone else who must make
2855 payment because of such **personal injury**, damages, loss,
2856 cost, payment, or expense; and
2857 d. Liability imposed upon any **insured** by any governmental
2858 authority for **personal injury** consisting of, arising out of,
2859 caused by, contributed to, aggravated by, or resulting from,
2860 whether directly or indirectly the items listed above.
2861 9. **Personal injury** arising out of sexual molestation or sexual
2862 harassment by any **insured**.
2863 10. **Personal injury** arising out of any illegal or criminal act of any
2864 **insured** whether or not such **insured** is actually charged with a
2865 crime for the act.
2866 11. **Personal injury** arising out of the intentional or negligent
2867 misrepresentation or non-disclosure of any material fact related
2868 to the sale, or attempted sale, of property owned by any **insured**.
2869 12. Liability assumed under, or arising from breach of, an oral or
2870 written contract or agreement.
2871 13. Punitive or exemplary damages.
2872 14. **Personal injury** arising out of the conduct of a partnership, joint
2873 venture, limited liability company (LLC), corporation, trust or other
2874 entity of which any **insured** is a partner, member, or participant
2875 and which is not shown as a Named Insured or an Additional
2876 Insured on the Declaration Page(s).
2877 15. **Personal injury** arising from infringement of a patent(s),
2878 copyright, trademark, or trade secret.
2879 16. **Personal injury** arising out of an electronic chat room, bulletin
2880 board, facebook, twitter, myspace, or other electronic social
2881 media done by or at the direction of any **insured** with the
2882 knowledge of its falsity or made prior to the effective date of this

- 2883 coverage.
- 2884 17. **Personal injury** arising out of the unauthorized use of, or access
- 2885 to, another's product, information, or service.
- 2886 18. **Personal injury** arising out of the designing or determining of the
- 2887 content of internet websites or web applications.
- 2888 19. **Personal injury** arising out of an offense directly or indirectly
- 2889 related to employment by any **insured**.
- 2890 20. **Personal injury** arising out of any paid public or civic activities of
- 2891 any **insured**.
- 2892 21. **Personal injury** resulting from oral or written publication of
- 2893 material done by or at the direction of any **insured** with the
- 2894 knowledge of its falsity or made prior to the effective date of this
- 2895 coverage.
- 2896 22. Liability resulting from installation of, or contamination from, a
- 2897 known virus, malware, spyware, adware, Trojan horse, backdoor
- 2898 or other damaging computer program or software.

CONDITIONS

- 2900
- 2901
- 2902 1. What an **insured** must do in case of **personal injury**:
- 2903 a. Notify **us** immediately. The notice must give:
- 2904 (1) **Your** name and policy number.
- 2905 (2) The date, time, place, and circumstances of the
- 2906 accident, **occurrence**, or loss, and
- 2907 (3) The names and addresses and telephone numbers of
- 2908 injured persons and witnesses.
- 2909 b. Send **us** immediately all legal papers including amended
- 2910 petitions received relating to a claim or suit.
- 2911 c. Cooperate with **us** and assist **us** in any matter relating to a claim or
- 2912 suit.
- 2913 d. The **insured** will not, except at the **insured's** own cost,
- 2914 voluntarily make any payment, assume any obligation, or
- 2915 incur expenses related to any **occurrence** to which this
- 2916 policy applies.
- 2917 2. LIMITS OF LIABILITY
- 2918 Regardless of the number of **insured(s)**, injured persons,
- 2919 applicable insurance policies we have issued, claims made, or
- 2920 suits brought, **our** liability is limited as follows:
- 2921 a. As respects Personal Injury Coverage, the limit of liability
- 2922 stated on the Declaration Page(s) for Coverage F is the
- 2923 total limit of **our** liability under this policy for all damages
- 2924 resulting from any one **occurrence**.
- 2925 3. SEVERABILITY OF INSURANCE

2926 This insurance applies separately to each **insured** against whom
2927 claim is made or suit is brought, subject to **our** limits of liability for
2928 each **occurrence**.

2929 4. BANKRUPTCY

2930 **We** are not relieved of any obligation under this policy because of
2931 the bankruptcy or insolvency of any **insured**.

2932 5. OTHER INSURANCE COVERAGE

2933 This insurance is excess over any other valid and collectible
2934 insurance.

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END HF00001-L002
BUSINESS PURSUITS

2939 When END HF00001-L002 is shown on the Declaration Page(s) the business
2940 shown on the Declarations Page(s) for END HF00001-L002 is not considered to
2941 fall within the definition of **business** for Coverage F Personal Liability or Coverage
2942 G Medical Payments to Others, from activities arising out of such business shown
2943 on the Declaration Page(s). However, the business shown on the Declaration
2944 Page(s) is considered a **business** for the Additional Exclusions listed in this
2945 endorsement.

2946

2947 Coverage F - Personal Liability Coverage and Coverage G - Medical Payments to
2948 Others Coverage apply to the **business** pursuits of the Named Insured as shown
2949 on the Declaration Page(s) for END HF00001-L002

2950 Additional Exclusions - Section II:

2951 This coverage does not apply:

- 2952 • To **bodily injury** or **property damage** arising out of **business** pursuits of
2953 any **insured** in connection with a **business** owned or controlled by any
2954 **insured** or by a partnership, limited liability company (LLC), corporation,
2955 trust or other entity, of which any **insured** is involved that is not otherwise
2956 insured under this policy.
- 2957 • To **bodily injury** or **property damage** arising out of the rendering of or
2958 failure to render professional services of any nature other than teaching,
2959 including but not limited to any architectural, engineering, or industrial
2960 design services; any medical, surgical, dental, or other services or
2961 treatment conducive to the health of persons or animals; and any beauty
2962 or barber services or treatment.
- 2963 • To **bodily injury** to a fellow employee of any **insured** injured in the
2964 course of employment.
- 2965 • When an **insured** is a member of the faculty or teaching staff of any
2966 school or college and **bodily injury** or **property damage** arises out of the
2967 maintenance, use, loading or unloading of draft or saddle animals,
2968 vehicles for their use, aircraft, **motor vehicles**, or watercraft owned or

operated or hired by or for any **insured** for the purpose of instruction in the use thereof.

- To **bodily injury** or **property damage** arising from the ownership, maintenance, use, rental, or loan of tanning beds or tanning devices or the operation of tanning salons.

END HF00001-L003

OFFICE, PROFESSIONAL, PRIVATE SCHOOL, OR STUDIO USE

When END HF00001-L003 is shown on the Declaration Page(s) the following portions of the policy are amend as follows:

COVERAGE C – PERSONAL PROPERTY

PERSONAL PROPERTY NOT COVERED

We do not cover with respect to Coverage C:

Number 8. is amended as follows:

8. **Business** property, meaning any property which is currently used in or owned by any **business you** are connected with. If END HF00001-L003 is shown on the Declarations Page(s) the property used or intended for use in the **business** shown on the Declaration Page(s) is covered only while on the **insured premises**.

LIABILITY COVERAGES – SECTION II

EXCLUSIONS – SECTION II

Under Coverage F (Personal Liability) and Coverage G (Medical Payment to Others) or END HF00001-F001 – Farm Liability we do not cover:

Number 3. is amended as follows:

3. **Bodily injury** or **property damage** arising out of **business** pursuits of any **insured**. However, if END HF00001-L003 is shown on the Declarations Page(s) the activities pertaining to the **business** described on the Declaration Page(s) will not be considered **business** pursuits for the purposes of this exclusion #3.

This endorsement END HF00001-L003 does not cover:

- Any **bodily injury** or **property damage** to any employee of any **insured** arising out of activities of the **business** described on the Declaration Page(s), other than to a **residence employee** while employed by and actually working for **you**.
- Any **bodily injury** or **property damage** to any pupil arising out of

- 3012 corporal punishment administered by or at the direction of any **insured**.
3013 • Any **bodily injury** or **property damage** to any attendees of a school or day
3014 care operated by or for any **insured** on **your** premises, if the school or day
3015 care has more than four (4) students, children, or adults.
3016 • Any liability arising out of any school or day care operated away from the
3017 **residence premises**.

3018 **END HF00001-L004**

3019 **LIMITED LIVESTOCK LIABILITY COVERAGE**

3020 When END HF00001-L004 is shown on the Declaration Page(s), Liability
3021 Coverages-Section II is modified as follows:

3022 **EXCLUSIONS-SECTION II**

3023 Exclusion (8.) of Exclusions-Section II is deleted and the following exclusion is
3024 substituted:

- 3025 8. **Bodily injury** or **property damage** that arises out of the
3026 ownership, possession or use of **livestock** for any purpose other
3027 than personal use or personal consumption.

3028 **END HF00001-L005**

3029 **ADDITIONAL INSURED – LIABILITY – JOINTLY OWNED FARM PERSONAL**
3030 **PROPERTY - PREMISES ONLY**

3031 When Coverage F – Personal Liability is shown with END HF00001-L005 on the
3032 Declaration Page(s), the person(s) or entity(s) listed under Additional Insured
3033 Liability – Jointly Owned Farm Personal Property on the Declaration Page(s) will
3034 be covered under Liability Coverages – Section II for claims made or suits brought
3035 against them for which this policy applies, but only with respect to **bodily injury** or
3036 **property damage** caused by:

- 3037 a. **your** operations,
3038 b. **your** activities, or
3039 c. activities performed on **your** behalf,

3040 which occur on the **insured premises**.

3041 When Coverage E is shown with this endorsement on the Declaration Page(s),
3042 this endorsement provides coverage under Section I - Coverage E - Farm
3043 Personal Property of this policy for Farm Personal Property jointly owned by **you**
3044 and the person(s) or entity(s) shown under this endorsement on the Declaration
3045 Page(s) for claims to which this policy applies. Consideration for covered losses
3046 under Section I will be according to the insurable interest in the property.

3054 This endorsement does not increase the amount of insurance shown on the
3055 Declaration Page(s) for any Coverage.

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3057

END HF00001-L006

ADDITIONAL INSURED – LIABILITY – PROPERTY – GENERAL

3059

3060 When Coverage F – Personal Liability is shown with END HF00001- L006 on the
3061 Declaration Page(s), the person(s) or entity(s) listed under Additional Insured –
3062 Liability - Property - General on the Declaration Page(s) will be covered under
3063 Liability Coverages – Section II for claims made or suits brought against them for
3064 which this policy applies. The **relatives** of the person(s) listed under this
3065 endorsement on the Declaration Page(s) are also covered for claims made or
3066 suits brought against them for which this policy applies.

3067

3068 When Coverage C is shown with this endorsement on the Declaration Page(s),
3069 this endorsement provides coverage under Section I - Coverage C – Personal
3070 Property up to the limit of coverage shown for Coverage C – Personal Property on
3071 the Declaration Page(s) for property owned by the person(s) or entity(s) listed on
3072 the Declaration Page(s) under Additional Insured – Liability & Property – General.
3073 Consideration for covered losses under Coverage C will be according to the
3074 insurable interest in the property. The same levels of coverage and settlement
3075 options shown on the Declaration Page(s) for Coverage C – Personal Property will
3076 apply.

3077

3078 When Coverage E is shown with this endorsement on the Declaration Page(s),
3079 this endorsement provides the same Section I - Coverage E – Farm Personal
3080 Property shown on the Declaration Page(s) for applicable property jointly owned
3081 by **you** and the person(s) or entity(s) shown on the Declaration Page(s).
3082 Consideration for covered losses will be according to the insurable interest in the
3083 property. All provisions, limitations, exclusions, and conditions pertaining to
3084 Coverage E – Farm Personal Property apply to the jointly owned property
3085 considered in this endorsement.

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3087 This endorsement does not increase the amount of insurance shown on the
3088 Declaration Page(s) for any Coverage.

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END HF00001-MP01

NAMED PERSON MEDICAL PAYMENTS

When END HF00001-MP01 is shown on the Declaration Page(s) Coverage G –
Medical Payments to Others apply to those persons listed on the Declaration
Page(s) up to the limits shown for Named Person Medical Payments.

3097 ADDITIONAL EXCLUSIONS – SECTION II

3098 **We** do not cover:

- 3099 • **Bodily injury** to any named person resulting from accidental injury
- 3100 unless the injury is the result of a farm-related activity.
- 3101 • **Bodily injury** to any named person, when the accidental injury
- 3102 occurs within any residence.

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Farm Bureau New Horizons Insurance Company of Missouri

MISSOURI PROPERTY AND CASUALTY INSURANCE

GUARANTY ASSOCIATION COVERAGE LIMITATION ENDORSEMENT

3109 1. Subject to the provisions of the Missouri Property and Casualty
3110 Insurance Guaranty Association Act (to be referred to as the Act), if **we**
3111 are a member of the Missouri Property and Casualty Insurance
3112 Guaranty Association (to be referred to as the Association), the
3113 Association will pay claims covered under the Act if **we** become
3114 insolvent.

3115 2. **LIMITATIONS OF COVERAGE**

3116 The Act contains various exclusions, conditions, and limitations that
3117 govern a claimant's eligibility to collect payment from the Association
3118 and affect the amount of any payment. The following limitations apply
3119 subject to all other provisions of this Act:

3120 a. Claims covered by the Association do not include a claim by or
3121 against an **insured** of an insolvent insurer, if that **insured** has a
3122 net worth of more than \$25 million on the later of the end of the
3123 **insured's** most recent fiscal year or December thirty-first of the
3124 year next preceding the date the insurer becomes an insolvent
3125 insurer.

3126 b. Payments made by the Association for covered claims will include
3127 only that amount of each claim which is less than \$300,000.

3128 However, the Association will not:

3129 (1) Pay an amount in excess of the applicable limit of liability of
3130 the policy from which a claim arises, or

3131 (2) Return any unearned premium to an "**insured**" in excess of
3132 \$25,000.

3133 These limitations have no effect on the coverage **we** will provide under
3134 this policy.