

FARM BUREAU TOWN & COUNTRY  
INSURANCE COMPANY OF MISSOURI  
P.O. Box 658, 701 S. Country Club Drive  
Jefferson City, MO 65102  
(573) 893-1400



## PROTECTOR POLICY

*Thank you for insuring with Farm Bureau Town & Country Insurance Company of Missouri. We truly appreciate and value your partnering with us for your insurance needs.*

**The language in your Protector Insurance Policy form CU-1266(8/16) is modified as follows:**

Within DEFINED WORDS, the following definition is added:

**Industrial Hemp** – means the plant Cannabis sativa L. and any part of such plant with a delta 9-tetrahydrocannabinol concentration that does not exceed the maximum tetrahydrocannabinol concentration established by federal law and which is grown, cultivated, harvested, stored, and sold in accordance with the requirements of all applicable local, state, and federal laws.

Within DEFINED WORDS, the definition of farm products is revised as follows:

**Farm Products** – means grain crops, grass, hay, silage, cotton, **livestock**, poultry, eggs, bulk milk, fish, vegetables, mushrooms, herbs, fruits, honey, nursery stock, Christmas trees twelve (12) feet or less in height, seeds, haylage, sod, nuts and **industrial hemp**, raised or grown on the **insured premises**. It does not include any product which has been processed from its original form into another product.

Within DEFINED WORDS, the definition of grain and feed is revised as follows:

**Grain and Feed** – means:

1. **Grain**, including threshed, harvested, or combined corn, wheat, grain sorghum, rice, soy beans, barley, oats, rye, sunflowers, seeds, cotton, fruits, vegetables and **industrial hemp**.
2. **Feed**, including hay, straw, fodder, silage, haylage, ground feed, and manufactured and processed stock food and food additives.

Within COVERAGE – C PERSONAL PROPERTY, PERSONAL PROPERTY NOT COVERED, item 8 (lines 468-470) is revised as follows:

8. **Business** property, meaning any property which is currently or previously used in or owned by any **business you** are connected with, except as provided in Supplementary Coverages.

Within COVERAGE D – Extra Expense, item 1. Additional Living Expense (lines 516-523) is revised as follows:

1. Additional Living Expense. If a loss covered under Section I makes the **dwelling**, or the rental location **you** reside in and is shown on the Information Page(s), uninhabitable, **we** cover any necessary and reasonable increase in living expenses incurred by **you**, so that **your** household can maintain its normal standard of living. Payment will not be for more than either:
  - a. The shortest time it should take to make the **dwelling** habitable by repair or replacement, or
  - b. The shortest time it should take for **your** household to move elsewhere, if **you** permanently relocate.

Within GENERAL EXCLUSIONS – APPLICABLE TO ALL LEVELS OF PROTECTION, item 36 (lines 1146 to 1150) is revised as follows:

36. **Machinery** colliding with the ground or rocks on the ground or objects entering **machinery**, whether or not this policy includes Option E-2. However, this exclusion does not apply to mobile GPS equipment while not attached to other **machinery** if Option E-2 is shown on the Information Page(s), and this exclusion does not apply to glass breakage.