

**FARM BUREAU BOAT OWNERS POLICY**  
**CU – 471 (10/98)**  
**AGREEMENT**

In return for the payment of premium and subject to all the terms of this policy, **we** (Farm Bureau Town and Country Insurance Company of Missouri) agree with **you** (the named insured and resident spouse) as follows:

**DEFINITIONS**

Some words and phrases are defined. They are in **BOLD** when used.

1. Throughout this policy, **you** and **your** refer to:
  - a. The named insured shown on the Declaration Page, and
  - b. The spouse if a resident of the same household.
2. **We, us, and our** refer to Farm Bureau Town & Country Insurance Company of Missouri.
3. For purposes of this policy, a private passenger type boat will be deemed to be owned by a person if leased:
  - a. Under a written agreement to that person, and
  - b. For a continuous period of at least (six) 6 months.
4. **Bodily injury** means bodily harm, sickness, or non-communicable disease, including death that results.
5. **Business** means any trade, profession, or occupation.
6. **Family member** means a person related to **you** by blood, marriage, or adoption who is a resident of **your** household. This includes a ward or foster child.
7. **Insured** means:
  - a. The named insured, shown on the Declaration Page.
  - b. Any **family member**, and
  - c. Any person or organization legally responsible for the use of the **insured property**, provided the actual use is with **your** prior permission.However **insured** does not include:
  - a. A paid master or a paid member of the crew of the **insured property**, or
  - b. A person, firm, corporation, or any agent or employee thereof, operating a boat repair yard, marina, yacht club, sales agency, boat service station, or similar organization.
8. **Insured property** means:
  - a. Outboard boat(s) (and permanently attached equipment) shown on the Declaration Page.
  - b. Inboard-outboard and inboard boat(s) (and permanently attached equipment) shown on the Declaration Page.
  - c. Boat trailers (and permanently attached equipment) shown on the Declaration Page.
  - d. **Miscellaneous equipment**, if a premium is shown on the Declaration Page opposite "Coverage D".
  - e. The boat and motor(s) which **you** acquire during the policy period , provided:
    - 1) It replaces **insured property** (refer to the definition in (a.), (b.), or (c.) above, or
    - 2) It is an additional boat (not exceeding 31 feet in over-all length) or motor(s) intended for private passenger pleasure use, and, provided, **you**:
      - 1) Notify **us** or **our** agent within thirty (30) days from the date of acquisition, and
      - 2) Pay the proportionate amount of the applicable premium from the date acquired.
  - f. A **non-owned boat** (as defined).
9. **Non-owned boat** means a boat (not over 31 feet in over-all length) and motor(s) not owned by or furnished for the regular use of the named insured or a **family member**.
10. **Miscellaneous equipment** means all boat equipment and furnishings, attached or unattached, to the boat or carried on board the boat during normal operations, and life preservers. However, **miscellaneous equipment** does not include outboard motors, fishing tackle, portable fish finding equipment, water skis, other sporting equipment, cameras, other personal property, fuel, and provisions.
11. **Loss** means accidental loss of or damage to the **insured property**.
12. **War** means war, whether or not declared, civil war, insurrection, rebellion or revolution, or any act or condition relating to war.
13. **Occupying** means in, upon, getting in, on, out, or off.
14. **Property damage** means physical injury to, destruction of, or loss of use of tangible property.

56 **COVERAGE FOR DAMAGE TO YOUR BOAT AND INSURED PROPERTY**

57 (COVERAGES A THROUGH D)

58 **INSURING AGREEMENT**

59 **We** will pay for sudden, accidental, and direct physical loss to **insured property**, less the deductible amount, if any, shown on the  
60 Declaration Page.

61 **TOWING AND LABOR COSTS**

62 **We** will pay the necessary towing and labor costs, not to exceed \$100 for each occurrence, in case of disablement of the boat  
63 described on the Declaration Page, provided the labor is performed at the place of disablement.

64 **PERILS NOT COVERED**

65 **We** will not pay for loss:

- 66 1. Caused by wear and tear, gradual deterioration, marring, denting, scratching, freezing, or ice.
- 67 2. Caused by mechanical breakdown or failure, but this exclusion will not apply to loss that is the result of:
  - 68 a. Any manufacturing defect in the machinery or hull (except the cost of repairing or replacing the defective part), or
  - 69 b. Other loss covered by this policy.
- 70 3. Due to theft of equipment (other than a boat trailer or dinghy) not permanently attached to the boat, but this exclusion  
71 will not apply if:
  - 72 a. There are visible signs of forcible entry into the boat, motor vehicle, or premises.
  - 73 b. Loss is the result of the entire boat.
- 74 4. To **insured property** or a **non-owned boat** designed for racing, or while:
  - 75 a. Competing in, or
  - 76 b. Practicing or preparing for any racing or speed contest.

77 This exclusion (4.) does not apply to sailboats.
- 78 5. Any loss to **insured property** or any **non-owned boat** due to confiscation by governmental or civil authorities.  
79 This exclusion (5.) does not apply to the interest of Loss Payees in the **insured property**.
- 80 6. Loss to any **non-owned boat** when used by **you** or any **family member** without a reasonable belief that **you**  
81 or that **family member** is entitled to do so.
- 82 7. Loss to, or loss of use of, a **non-owned boat** rented by:
  - 83 a. **You**, or
  - 84 b. Any **family member**.

85 If a boat rental company is precluded from recovering such loss or loss of use from **you** or that **family member**,  
86 pursuant to the provisions of any applicable rental agreement or state law.
- 87 8. Damage to **your insured property** if the actions of any **insured** contributed to the damage by seeking to elude lawful  
88 apprehension, arrest by a law enforcement officer, or while committing a felony.
- 89 9. Due to or as a consequence of:
  - 90 a. Radioactive contamination.
  - 91 b. Discharge of any nuclear weapon (even if accidental).
  - 92 c. **War** (declared or undeclared).
  - 93 d. Civil war.
  - 94 e. Insurrection, or
  - 95 f. Rebellion or revolution.

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## DEDUCTIBLE

The deductible amount, if any, shown on the Declaration Page will be deducted from the amount of loss in any one occurrence, subject to the following provisions:

1. No deductible will apply if the loss is due to:
  - a. Collision with another boat insured by **us**, or
  - b. Towing and related labor costs.
2. If two or more coverages are involved in any one loss, only the largest applicable deductible will be applied.
3. The deductible for loss under the Personal Property Endorsement is \$50.

## LIMIT OF LIABILITY

1. **Our** Limit of Liability for a loss to **insured property**, except any **non-owned boat**, will be the lesser of the:
  - a. Actual Cash Value (ACV) of the stolen or damaged property.
  - b. Amount necessary to repair or replace the property with other property of like kind and quality.
  - c. The amount shown on the Declaration Page, or
  - d. Insurable interest **you** have in the **insured property**.
2. The most **we** will pay for loss to any **non-owned boat** is the lesser of the following:
  - a. Actual Cash Value (ACV) of the stolen or damaged property, or
  - b. Amount necessary to repair or replace the property with other property of like kind and quality.
3. An adjustment for depreciation and physical condition will be made in determining Actual Cash Value (ACV) in the event of any covered loss.
4. If a repair or replacement results in better than like kind or quality, **we** will not pay for the amount of the betterment.

## PAYMENT OF LOSS

**We** may pay for any loss in money, or may repair or replace the damaged **insured property** or any of its parts with like kind or quality, or may, at any time before the loss is paid, at **our** expense, return the stolen property to:

1. **You**, or
2. The address shown on the Declaration Page.

If **we** return stolen property, **we** will pay for any damage resulting from the theft. **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**. If **we** pay for loss in money, **our** settlement will include the applicable sales tax affidavit for the damaged or stolen property.

## OTHER INSURANCE

If the **insured** has other insurance against a loss covered by this section of the policy, **we** will not be liable for a greater proportion of the loss than the applicable Limit of Liability of this policy bears to the total applicable limit of all valid and collectible insurance against the loss.

The insurance provided by this policy for a **non-owned boat** is excess insurance over any other valid and collectible insurance.

## APPRAISAL

1. If **we** and **you** do not agree on the amount of loss, then an appraisal of the loss may be made. However, both parties must agree to the appraisal. In this event, each party will select a competent appraiser. The two appraisers will select an arbitrator. The appraisers will state separately the Actual Cash Value (ACV) and the amount of loss. If they fail to agree, they will submit their differences to the arbitrator. A decision agreed to by any two will be binding on that

- 159 **insured** and **us**. Each party will:  
160 a. Pay its chosen appraiser, and  
161 b. Bear the expenses of the appraisal and arbitrator equally.  
162 2. **We** do not waive any of **our** rights under this policy by agreeing to an appraisal.

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165 **LIABILITY & MEDICAL PAYMENTS**  
166 (COVERAGES E AND F)

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169 **COVERAGE E – LIABILITY INSURING AGREEMENT**  
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171 **We** will pay damages for **bodily injury** or **property damage** for which any **insured** becomes legally obligated to pay because  
172 of a boat accident that results from the ownership, maintenance, or use of:

- 173 1. The **insured property**, or  
174 2. A **non-owned boat** by **you** or a **family member** if the use is with the permission of the owner and is within the scope  
175 of that permission.

176 **We** will defend any suit alleging damages which are payable under the terms of this policy, even if any of the allegations of the  
177 suit are groundless, false, or fraudulent; but **we** may make whatever investigation and settlement of any claim or suit as **we**  
178 deem expedient.

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181 **ADDITIONAL COVERAGES**  
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183 In addition to the applicable Limits of Liability, **we** will pay:

- 184 1. Expenses incurred by **us** and costs taxed against the **insured** in any suit defended by **us**.  
185 2. Prejudgment interest awarded against the **insured** on that part of the judgment **we** pay. If **we** make an offer to pay  
186 **our** Limit of Liability, **we** will not pay any prejudgment interest based on that period of time after the offer.  
187 3. Premiums on appeal bonds required in any suit and premiums on bonds to release attachments for an amount not  
188 exceeding **our** Limit of Liability.  
189 4. Up to \$100 a day for loss of earnings, but not other income, because of attendance at hearings or trails at **our** request.  
190 5. Up to \$500 per person for expenses incurred by the **insured** for immediate first aid to others at the time of an accident,  
191 for injury covered by this insurance.  
192 6. Cost or expenses of (or incidental to) the removal of the wreck of the **insured property** when such removal is  
193 compulsory by law, less the value of any salvage recovered from the wreck by the **insured**.  
194 7. Other reasonable expenses incurred at **our** request.

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197 **COVERAGE NOT INCLUDED**  
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199 This policy does not apply:

- 200 1. To **bodily injury** to any employee of the **insured** if the injury occurs in the course of their employment.  
201 2. To liability assumed by the **insured** under any contract or agreement.  
202 3. To **property damage** to property used by, rented to, or in the care, custody, or control of the **insured**, or which the  
203 **insured** is for any purpose exercising physical control.  
204 4. To **bodily injury** or **property damage** with respect to which any **insured** under this policy is also an **insured** under  
205 a nuclear energy policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability  
206 Underwriters, or Nuclear Insurance of Canada, or would be an **insured** under any such policy but for its termination  
207 upon exhaustion of its Limit of Liability.  
208 5. For liability of the **insured** for punitive or exemplary damages.  
209 6. For any **insured** who intentionally causes **bodily injury** or **property damage**.  
210 7. For that **insured's** liability arising out of the ownership or operation of a boat while it is being used as a public or  
211 livery conveyance.  
212 8. For any **insured** maintaining or using any boat while that **insured** is employed or otherwise engaged in any **business**.  
213 9. For any **insured** using a boat without a reasonable belief that the **insured** is entitled to do so.

- 214 10. For **bodily injury** which arises out of the transmission of a communicable disease by any **insured**.  
215 11. For **bodily injury** to **you**, or any **family member**, or  
216 12. For **bodily injury** or **property damage** to any **insured** if such **insured's** conduct contributed to the **bodily injury**  
217 or **property damage** by seeking to elude lawful apprehension, arrest by a law enforcement office, or while  
218 committing a felony.  
219 13. To **bodily injury** or **property damage** resulting from any boat designed for racing, or any **insured property** while:  
220 a. Competing in, or  
221 b. Practicing or preparing for any racing or speed contest.  
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#### 223 **LIMITS OF LIABILITY**

226 The Limit of Liability stated in Coverage E on the Declaration Page is **our** maximum Limit of Liability for all damages as the  
227 result of any one occurrence. This is the most **we** will pay regardless of the number of:

- 228 1. **Insured(s)**.  
229 2. Claims made.  
230 3. Boats or premiums shown on the Declaration Page, or  
231 4. Boats involved in the boating accident.  
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#### 233 **OTHER INSURANCE – COVERAGE E**

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236 If the **insured** has other insurance against a loss covered by this policy, **we** will not be liable under this policy for a greater  
237 proportion of the loss than the applicable Limit of Liability stated on the Declaration Page bears to the total applicable Limit of  
238 Liability of all valid and collectible insurance against the loss.  
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240 The insurance provided by this policy for a **non-owned boat** will be excess insurance over any valid and collectible  
241 insurance.  
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#### 243 **COVERAGE F – MEDICAL PAYMENTS** 244 **INSURING AGREEMENT**

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246 **We** will pay the reasonable and necessary expenses to (or for) each person who incurs an injury caused by an accident while  
247 in, upon, boarding, or leaving the boat described on the Declaration Page.  
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249 Reasonable and necessary expenses include medical, surgical, dental, X-ray, ambulance, hospital and professional nursing  
250 service, and prosthetic devices.  
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252 This coverage is limited to expenses incurred within three (3) years from the date of the accident.  
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#### 255 **COVERAGE NOT INCLUDED**

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257 This policy does not apply:

- 258 1. While the **insured property** is being used as a public or livery conveyance, or to carry passengers for hire.  
259 2. To **bodily injury** to any person to (or for) whom benefits may be paid under any Workmen's Compensation or  
260 Longshoremens' and Harbor Workers Compensation Laws because of **bodily injury**.  
261 3. To **bodily injury** to any employee of the **insured** while engaged in the employment (other than domestic) of the  
262 **insured**, or while engaged in the operation, maintenance, or repair of the **insured property**.  
263 4. Sustained while **occupying**, or when struck by, any boat (other than **your insured property**) which is:  
264 a. Owned by **you**, or  
265 b. Furnished or available for **your** regular use.  
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- 267 5. Sustained while **occupying**, or when struck by, any boat (other than **your insured property**) which is:  
268 a. Owned by any **family member**, or  
269 b. Furnished or available for the regular use of any **family member**.  
270 However, this exclusion (5.) does not apply to **you**.  
271 6. Sustained while **occupying** any boat without a reasonable belief that the **insured** is entitled to do so.  
272 7. Caused by or as a consequence of:  
273 a. Discharge of a nuclear weapon (even if accidental).  
274 b. **War** (declared or undeclared).  
275 c. Civil war.  
276 d. Insurrection, or  
277 e. Rebellion or revolution.  
278 8. From or as a consequence of the following, whether controlled or uncontrolled, or however caused:  
279 a. Nuclear reaction.  
280 b. Radiation, or  
281 c. Radioactive contamination.  
282 9. Sustained while **occupying** any boat designed for racing, or any boat while:  
283 a. Competing in, or  
284 b. Practicing or preparing for any racing or speed contest.  
285 10. If such **insured's** conduct contributed to the **bodily injury** by seeking to elude lawful apprehension, arrest by a law  
286 enforcement officer, or while committing a felony.  
287 11. Which arises out of the transmission of a communicable disease to any **insured** or any occupant of the **insured**  
288 **property**.  
289 12. To **bodily injury** or **property damage** sustained while the **insured property** is being used in any **business** of the  
290 **insured**.  
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#### 293 LIMITS OF LIABILITY

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295 1. The Limit of Liability shown on the Declaration Page for this coverage is **our** maximum Limit of Liability for each  
296 person injured in any one accident. This is the most **we** will pay regardless of the number of:  
297 a. **Insured(s)**.  
298 b. Claims made.  
299 c. Boats or premiums shown on the Declaration Page, or  
300 d. Boats involved in the accident.  
301 2. The maximum amount payable per person under Coverage F (Medical Payments Coverage) for funeral services  
302 is the policy limits or \$6,000.00, which ever is less.  
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#### 305 PROOF AND PAYMENT OF LOSS

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307 Under Coverage F (Medical Payments Coverage), **we** may pay the injured person or any person or organization rendering the  
308 service, and such payment will reduce the amount payable under Coverage F (Medical Payments Coverage) for such medical  
309 or funeral services. Payment under Coverage F (Medical Payments Coverage) will not constitute an admission of liability of any  
310 person, or of **us**, except Coverage F (Medical Payments Coverage).  
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#### 313 OTHER INSURANCE – COVERAGE F

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315 If the **insured** has other insurance against a loss covered by this policy, **we** will not be liable under this policy for a greater  
316 proportion of the loss than the applicable Limit of Liability stated on the Declaration Page bears to the total applicable Limit  
317 of Liability of all valid and collectible insurance against the loss.  
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319 The insurance provided by this policy for a **non-owned boat** will be excess insurance over any valid and collectible  
320 insurance.  
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**GENERAL CONDITIONS**

(Applicable to the entire policy except as noted.)

**POLICY PERIOD AND BILLING CYCLE**

1. As to the **insured**:  
The policy term will be for the period shown on the Declaration Page under "Policy Period" and for such succeeding periods, each of similar duration, provided:
  - a. A required premium computed at **our** current rate for the coverage offered is paid and accepted by **us** on or before the expiration of the current policy period, and
  - b. **You** maintain an active Farm Bureau membership for the date of renewal.
2. As to the interest of the Loss Payee:  
This policy will remain in effect from the inception date until cancellation notice is mailed to the Loss Payee, and for an additional ten (10) day period.

**CHANGES IN THE POLICY**

1. This policy contains all the agreements between **you** and **us**. Its terms may not be changed or waived except by written endorsement issued by **us**.
2. If there is a change to the information used to develop the policy premium, **we** may adjust **your** premium. Changes during the policy term that may result in a premium increase or decrease include, but are not limited to, changes in:
  - a. The number, type, or use classification of **insured property**.
  - b. Operators using **insured property**.
  - c. The place of principal garaging of **insured property**.
  - d. Coverage, deductible, or limits.  
If a change resulting from (a.) or (b.) requires a premium adjustment, **we** will make the premium adjustment in accordance with **our** manual rules.
3. If **we** make a change which broadens coverage under this edition of **your** policy without additional premium charge, that change will automatically apply to **your** policy as of the date **we** implement the change.

**PRIVATE PLEASURE USE**

The **insured** warrants that the **insured property** will be used solely for private pleasure purposes and will not be hired or chartered.

**GEOGRAPHICAL LIMITS**

This policy applies anywhere on the coastal waters, tributaries thereto, inland lakes and rivers, or land, of the continental United States (including Alaska) and Canada.

**DUTIES AFTER AN ACCIDENT OR LOSS**

**We** have no duty to provide coverage under this policy unless there has been full compliance with the following duties:

1. **We** must be notified promptly of how, when, and where the accident or loss happened. Notice should also include the names and addresses of any injured persons and of any witnesses.
2. A person seeking any coverage must:
  - a. Cooperate with **us** in the investigation, settlement, or defense of any claim or suit.
  - b. Promptly send **us** copies of any notices or legal papers received in connection with the accident or loss.
  - c. Submit, as often as **we** reasonably require:
    - 1) To physical exams by physicians **we** select. **We** will pay for these exams.
    - 2) To examination under oath and subscribe the same.

- 379 d. Authorize **us** to obtain:  
380 1) Medical reports, and  
381 2) Other pertinent records.  
382 e. Submit a proof of loss when required by **us**.  
383 3. A person seeking coverage for Damage to Your Boat and Insured Property must also:  
384 a. Take reasonable steps after loss to protect **your insured property** or any **non-owned boat** and its equipment  
385 from further loss. **We** will pay reasonable expenses incurred to do this.  
386 b. Promptly notify the police if **your insured property** or any **non-owned boat** is stolen.  
387 c. Permit **us** to inspect and appraise the damaged property before its repair or disposal.  
388 4. The **insured** will not, except at their own cost, voluntarily make any payment, assume any obligation, or incur any  
389 expense other than for such immediate medical or surgical relief to others required at the time of the accident as  
390 allowed in additional coverages.

#### LEGAL ACTION AGAINST US

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395 1. No legal action may be brought against **us** until there has been full compliance with all the terms of this policy.  
396 In addition, under Coverage E (Liability Coverage), no legal action may be brought against **us** until:  
397 a. **We** agree in writing that the **insured** has an obligation to pay, or  
398 b. The amount of that obligation has been finally determined by judgment after trial.  
399 2. No person or organization has any right under this policy to bring **us** into any action to determine the liability of  
400 any **insured**.

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402 Bankruptcy or insolvency of the **insured** will not relieve **us** of any obligations.  
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#### ASSIGNMENT OF THE POLICY

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407 This insurance will be void in case this policy or the interest insured by this policy are sold, assigned, transferred,  
408 or pledged.  
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#### DEATH OF THE NAMED INSURED

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413 In case of the death of the named insured this policy will cover:

- 414 1. As named insured:  
415 a. The spouse.  
416 b. The named insured's legal representative, but only while acting within the scope of their duties.  
417 2. As an **insured**:  
418 a. Any **family member** residing in the deceased's household at the time of the death.  
419 b. Any person having proper temporary custody of the **insured property**, until the appointment and qualification  
420 of the legal representative.  
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#### OUR RIGHT TO RECOVER PAYMENT

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425 1. If **we** make a payment under any part of, or endorsements to, this policy and the person to or for whom payment was  
426 made has a right to recover damages from another, **we** will be subrogated to that right. That person will do:  
427 a. Whatever is necessary to enable **us** to exercise **our** rights, and  
428 b. Nothing after loss to prejudice **our** right to recover payment.  
429 However **our** rights in this paragraph (1.) do not apply under Coverages A-D (Coverage for Damage to Your Boat  
430 and Insured Property) against any person using **your** boat or **insured property** with a reasonable belief that the  
431 person is entitled to do so.  
432 2. **Our** Right to Recover Payment does not apply to Coverage F (Medical Payments) in the state of Missouri.



- 433 3. If **we** make a payment under this policy and the person to or for whom payment is made recovers damages from  
434 another, that person will:  
435 a. Hold in trust for **us** the proceeds of the recovery, and  
436 b. Reimburse **us** to the extent of **our** payment.  
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439 **CANCELLATION OF THE POLICY**  
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441 The named insured may cancel this policy by mailing to **us** written notice stating when, in the future, such cancellation will be  
442 effective. **We** may cancel this policy by mailing to the named insured at the address shown in the policy, written notice stating  
443 when not less than ten(10) days thereafter such cancellation will be effective. The mailing of notice will be sufficient proof of  
444 notice and the effective date and hour of cancellation stated in the notice will become the end of the policy period. Delivery of  
445 written notice will be equivalent to mailing.  
446

447 If the named insured cancels, earned premium will be computed in accordance with the customary short rate table or  
448 pro-rata at **our** option, except that the minimum earned premium will be \$10.00. If **we** cancel, earned premium will be  
449 computed pro-rata. Premium adjustment may be made either at the time cancellation is effective or as soon as practicable  
450 after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.  
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452 **LOSS PAYABLE CLAUSE**  
453 (COVERAGES A THROUGH D)  
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456 The coverage provided by this clause applies only if a Loss Payee is shown on the Declaration Page. All definitions, duties,  
457 and general provisions in this policy form apply unless specifically modified by the language in this clause.  
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459 Loss or damage under this policy will be paid, as interest may appear, to **you** and the Loss Payee shown on the Declaration  
460 Page. This insurance, with respect to the interest of the Loss Payee, will not become invalid because of **your** fraudulent acts  
461 or omissions unless the loss results from **your** conversion, secretion, or embezzlement of **your covered property**. **We** may  
462 cancel this policy at any time, as provided by the terms of this policy. In the event the policy should expire and not be renewed,  
463 or is canceled for any reason, the Loss Payee named on the Declaration Page will be given ten (10) days notice before such  
464 expiration or cancellation will become effective with respect to the Loss Payee's interest.  
465

466 When **we** pay the Loss Payee, **we** will, to the extent of payment, be subrogated to the Loss Payee's rights of recovery.  
467

468 The Loss Payee will, on demand, pay any premium due under this policy which **you** may neglect to pay. The Loss Payee must  
469 notify **us** of any change of ownership or increase of hazard of which the Loss Payee has knowledge.  
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472 **TERMS OF POLICY CONFORM TO STATUTE**  
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474 Any terms of this policy which are in conflict with the statutes of the state wherein this policy is issued are hereby amended  
475 to conform to such statutes.  
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IN WITNESS WHEREOF, THE FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI has caused  
this policy to be signed by its President and Secretary at Jefferson City, Missouri.



Blake Hurst, President



Daniel L. Cassidy, Secretary

1 **OPTIONAL ENDORSEMENT SECTION**

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3 The following optional Endorsements apply only if they are listed on the Declaration Page and a premium is shown.

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6 **PERSONAL PROPERTY ENDORSEMENT**

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8 When shown on the Declaration Page, this policy is extended to cover the following personal property subject to all the terms of  
9 the policy.

- 10  
11 1. Personal property owned by the **insured** while such property is located in or upon the insured boat.  
12 2. Fishing gear, tackle, and portable fish finding equipment; swimming gear, diving equipment, water sport equipment,  
13 ropes, tubes, and rafts located in or upon the insured boat or elsewhere.

14 Exclusion: This coverage does not include outboard motors, trolling motors, boat trailers, batteries, boat covers, or  
15 **miscellaneous equipment** which is normally required by regulation or Custom to be in or upon the boat during normal  
16 operation; or such property which is permanently attached, screwed, or bolted to the boat, or property which is covered  
17 under Miscellaneous Equipment Coverage of this or any other policy.  
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1 **Farm Bureau Town & Country Insurance Company of Missouri**  
2 **MISSOURI PROPERTY AND CASUALTY INSURANCE GUARANTY ASSOCIATION**  
3 **COVERAGE – LIMITED ENDORSEMENT**  
4

- 5 A. Subject to the provisions of the Missouri Property and Casualty Insurance Guaranty Association Act (to be referred  
6 to as the Act), if **we** are a member of the Missouri Property and Casualty Insurance Guaranty Association (to be  
7 referred to as the Association), the Association will pay claims covered under the Act if **we** become insolvent.  
8 B. Missouri Law requires that this endorsement be attached to all policies that exceed the limitations of coverage  
9 provided under the Act. These limitations are shown in paragraph (C.) below.  
10 C. LIMITATIONS OF COVERAGE

11 The Act contains various exclusions, conditions, and limitations that govern a claimant’s eligibility to collect payment  
12 from the Association and affect the amount of any payment. The following limitations apply subject to all other  
13 provisions of this Act:

- 14 1. Claims covered by the Association do not include a claim by or against an **insured** of an insolvent insurer, if  
15 that **insured** has a net worth of more than \$25 million on the date **we** become insolvent.  
16 2. Payments made by the Association for covered claims will include only that amount of each claim which is:  
17 a. In excess of \$100, and  
18 b. Less than \$300,000.

19 However, the Association will not:

- 20 a. Pay an amount in excess of the applicable Limit of Liability of the policy from which a claim arises, or  
21 b. Return any unearned premium to an **insured** in excess of \$10,000.  
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23 These limitations have no effect on the coverage **we** will provide under this policy.

24 All other provisions of this policy apply.  
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28 **NOTICE TO ALL POLICYHOLDERS REGARDING PCGA ENDORSEMENT**

29  
30 Missouri insurance statutes now require insurance companies to include the above endorsement on most policies when in  
31 Missouri.

32  
33 This endorsement is effective on the renewal date of each policy **you** have with Farm Bureau Town & Country Insurance  
34 Company of Missouri.

35  
36 Please contact **your** agent if **you** have any questions.