

**FPT3380498 AGRI – PLUS II PROPERTY ENDORSEMENT****THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies Insurance provided under the following:

FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL PROPERTY COVERAGE FORM

FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM

FARM PROPERTY – BARN, OUTBUILDINGS AND OTHER FARM STRUCTURES COVERAGE FORM

CAUSES OF LOSS FORM – FARM PROPERTY

A. The following additional coverages are added to COVERAGE E – SCHEDULED FARM PERSONAL PROPERTY:

1. Hay, straw and fodder. Coverage applies to hay, straw and fodder:
  - a. In buildings or structures; and
  - b. In stacks, windrows or bales, but for this property fire or lightning, windstorm or hail, vandalism and theft are the only Covered Causes of Loss. A stack means hay, straw or fodder in one area separated by a clear space of 100 feet or more from any other hay, straw or fodder in the open.

The most we will pay for this additional coverage is \$10,000 in any one occurrence. This limit of insurance applies in addition to any other applicable limit for this type of property shown in the declarations.

2. Farm Computer Coverage. Coverage applies to the following if used principally as aids in farm management:

- a. electronic data processing equipment, word processors, laptop and portable computers, related surge protection devices and component parts and peripherals; and
- b. software and magnetic recording or storage media for electronic data processing, such as cell, disc, drum, film and tape, only up to the amount to replace:

(1) as prepackaged software programs; or

(2) in unexposed or blank form,

whichever is greater.

The most we will pay for this additional coverage is \$10,000 in any one occurrence. This limit of insurance applies in addition to any other applicable limit for this type of property shown in the declarations.

3. Miscellaneous equipment. Coverage applies to miscellaneous equipment usual or incidental to the operation of a farm, (including machinery, vehicles, tools and supplies of all kinds.)

But such miscellaneous equipment does not include:

- a. threshing machines, tractors, combines, corn pickers, hay balers, peanut diggers, potato diggers, cotton pickers, crop driers or saw mill equipment.
- b. vehicles, mobile homes, house trailers, watercraft, aircraft, tires or parts of any of these.

The most we will pay for any one item of miscellaneous equipment is \$2,000. The most we will pay for all items in any one occurrence is \$10,000. This limit of insurance applies in addition to any other applicable limit for this type of property shown in the Declarations.

4. Office Equipment and Furnishings.

Coverage applies to your office equipment and furnishings at your described premises. Office equipment does not include:

- a. electronic data processing equipment word processors, laptop and portable computers, related surge protection devices and component parts and peripherals; or
- b. household personal property.

The most we will pay for this additional coverage is \$10,000 in any one occurrence.

In the event of loss to office equipment and furnishings we will pay the amount necessary to replace or repair with property of like kind and quality.

5. Additional Machinery, Vehicles and Equipment Newly Purchased.

- a. The amount we will pay for machinery, vehicles and equipment newly purchased is increased to \$250,000.

B. The following additional coverages are added to COVERAGE E – SCHEDULED FARM PERSONAL PROPERTY and to COVERAGE F – UNSCHEDULED FARM PERSONAL PROPERTY:

1. Transportation Coverage. We will pay for loss or damage by a Covered Cause of Loss to "farm personal property" while in transit which is owned by you, and described as Covered Property, under COVERAGE E – SCHEDULED FARM PERSONAL PROPERTY, or, under COVERAGE F – UNSCHEDULED FARM PERSONAL PROPERTY.

- a. Causes of loss. Loss or damage must be caused by or result from one of the following:
  - (1) fire, lightning, explosion, windstorm or hail, riot or civil commotion, or vandalism.
  - (2) vehicle collision, upset or overturn. Collision means accidental contact of your vehicle with another vehicle or object. It does not mean your vehicle's contact with the road bed.
  - (3) theft by forced entry into a securely locked body or compartment of the vehicle. There must be visible marks of forced entry.
- b. The most we will pay under this additional coverage is \$10,000 in any one occurrence. This limit for transportation coverage applies in addition to any other limits granted in this policy.

2. The limit per stack of hay, straw or fodder described in paragraph 3.a under COVERAGE E – SCHEDULED FARM PERSONAL PROPERTY and paragraph F.2 under section II Coverage Extensions for COVERAGE F – UNSCHEDULED FARM PERSONAL PROPERTY is changed as follows:

If no specific stack limit is shown in the Declarations for hay, straw or fodder in the open the most we will pay is the lesser of the limit of insurance for this property or \$50,000 for any one stack.

3. Rental Reimbursement Expense for Mobile Farm Machinery & Equipment

We will reimburse you for the expense of renting substitute equipment when such rental is made necessary to continue normal farm operations in progress at the time of the loss.

- a. We will only pay when you do not have equipment that can be used for continuing or resuming such farm work.
- b. We will only pay when loss or damage to Mobile Farm Machinery, Vehicles and Equipment is caused by any of the Special covered causes of loss.

We will pay up to \$500 per day and up to a maximum of \$10,000 per item.

We will only pay if the covered mobile farm machinery or equipment cannot be normally used for more than 24 hours because of the loss.

Our payments will end after the time that would have been reasonably necessary to repair, rebuild, or replace the covered machinery or equipment, or 30 days whichever is less.

The period of time is not limited by the expiration of this coverage part.

4. For partial loss to an item of Agricultural Machinery covered under COVERAGE E – SCHEDULED FARM PERSONAL PROPERTY or COVERAGE F – UNSCHEDULED FARM PERSONAL PROPERTY, we will pay the

Replacement Cost Value of such item. However, this provision does not apply to:

- (a) Items covered under a "blanket limit"
- (b) items over 5 years old; and
- (c) any battery, tire, filter, belt, chain or canvas.

For Agricultural Machinery not scheduled and covered under a "blanket limit", we will not pay more than the limit of insurance shown in the Declarations as the "Blanket Limit".

We will consider only parts, materials, regular non-overtime labor charges, and taxes as a part of any partial loss.

For this additional coverage Agricultural Machinery includes;

- (a) Tractors
- (b) Harvesters
- (c) Threshers
- (d) Combines
- (e) Cotton Pickers
- (f) Irrigation Equipment

C. Covered Causes of Loss. Covered Causes of Loss – Special as shown in the CAUSES OF LOSS FORM – FARM PROPERTY applies to property covered under this endorsement unless otherwise stated.

D. Valuation. Unless otherwise stated in this endorsement we will pay actual cash value as of the time and place of loss, but we will not pay more than the amount necessary for repair or replacement;

E. Deductible. We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds a deductible of \$250 for these coverages. We will then pay the amount of loss or damage in excess of \$250, up to the limit of insurance.