AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
ORCHARD AND VINEYARD EXTENSION ENDORSEMENT

This endorsement modifies coverage provided under the following:

FARM COVERAGE FORM - FO-6

INCIDENTAL PROPERTY COVERAGES - ADDITIONAL COVERAGES:

Coverage Description:	Limit of Insurance:
Orchard and Vineyard Tree And/Or Vine Coverage	$25,000
Harvested Orchard and Vineyard Products Coverage	$25,000
Farm Products and Supplies - Seasonal Increase	Included
Extended Extra Expense - Machinery & Equipment Rental Reimbursement Coverage	$ 5,000
Property Off-Premises	$10,000
Signs	$ 3,000
Farm Transit Coverage	$ 5,000
Contingent Farm Transit Coverage	$ 5,000

The above table is a summary of coverages provided by this endorsement. For coverage details on what is, and is not covered, please refer to the coverage descriptions below.

I The following Additional Coverages are added to **INCIDENTAL PROPERTY COVERAGES** of the Farm Coverage Form - FO-6:

A. ORCHARD AND VINEYARD TREE AND/OR VINE COVERAGE

"We" will pay for loss of or damage to "your" trees or vines used in the production of orchard or vineyard products. For this Additional Coverage to apply, the loss or damage must be caused by or result from one of the following Perils:

1. Fire or Lightning;
2. Explosion;
3. Riot or Civil Commotion;
4. Aircraft;
5. Vehicles; or
6. Theft.

For all damaged or destroyed trees or vines, the most "we" will pay is $25,000. However, "we" will not pay more than $500 for any one damaged or destroyed tree or vine, including expenses for removal.

B. HARVESTED ORCHARD AND VINEYARD PRODUCTS COVERAGE

"We" will pay up to $25,000 per occurrence for loss of or damage to "your" harvested orchard and/or vineyard products, including related packing materials and containers, owned by "you" while at the "insured premises" or while in transit within a 100 mile radius of the "insured premises" on a vehicle owned, hired or rented by "you".

1. **Property Not Covered**
   Covered Property does not include orchard and vineyard products that are:
   a. Standing or growing;
   b. On the ground; or
   c. In the open for more than 7 days after it has been harvested.
2. **Covered Perils**
   "We" will pay for loss of or damage to "your" harvested orchard and/or vineyard products caused by or resulting from the covered Perils as described in the Farm Coverage Form - FO-6.

C. FARM PRODUCTS AND SUPPLIES - LIMITED SEASONAL COVERAGE

If a Limit of Insurance is shown in the "Declarations" for Farm Products and Supplies, the following condition applies:

1. The Limit of Insurance for Farm Products and Supplies is automatically increased by 50% to provide for seasonal variations. The increased "limit" will apply when "you" begin harvesting or picking operations and

cease 60 days following the last day of harvesting or picking operations.

2. This increase will apply only if the Limit of Insurance shown in the "Declarations" for Farm Products and Supplies is at least 100% of "your" average monthly values during the lesser of:
   a. The period of time prior to and following "your" last harvest, up to a maximum of 12 months immediately preceding the date when loss or damage occurs. This period of time does not include when "you" begin harvesting or picking operations up to 60 days following the last day of harvesting or picking operations; or
   b. The period of time "you" have been in business as of the date of the loss or damage occurs.

   However, this paragraph does not apply to the Harvested Orchard And Vineyard Products Coverage provided elsewhere in this endorsement.
3. This Additional Coverage applies only to harvested orchard or vineyard products, including any related packing materials and containers, owned by "you" and on the "insured premises".

D. EXTENDED EXTRA EXPENSE - MACHINERY & EQUIPMENT RENTAL REIMBURSEMENT COVERAGE

In addition to the Extra Expense coverage provided under Incidental Property Coverages of the Farm Coverage Form, "we" will pay up to $5,000 for the cost to rent temporary replacement agricultural machinery and equipment as a result of direct physical loss of or damage to Covered Property.

1. This Additional Coverage will apply only if:
   a. The Covered Property cannot be used due to loss or damage caused by a covered Peril;
   b. "You" do not have similar Covered Property available for use; and
   c. "Your" Covered Property is necessary to resume normal farming operations.
2. The most "we" will pay is the lesser of the following:
   a. The actual expense "you" incur; or
   b. $300 per day.
3. "We" will not pay rental expenses:
   a. Unless the temporary agricultural machinery or equipment "you" rent is similar in function and use to that which has been lost or damaged;
   b. That are associated with a long term lease or rental agreement; or
   c. That are incurred after "your" Covered Property has been repaired and is available for "your" use.
4. Reducing "your" loss:.
   As respects this Additional Coverage, "you" must reduce "your" loss, if possible, by using:
   a. Due diligence and dispatch and all reasonable means to resume "your" farming operations, partially or completely; and
   b. Other property available to "you".

No Deductible applies to this coverage.

E. PROPERTY OFF-PREMISES

"We" will pay for "your" covered Orchard and Vineyard Products, including their related packing materials and containers, while not on an "insured premises". For this coverage to apply, the loss or damage must result from the Perils described in the Farm Coverage Form - FO-6.

For the purpose of this Additional Coverage, Scheduled Farm Personal Property - Coverage **F**, Property Away From Premises, is deleted and replaced by the following:

If Coverage **F**, Scheduled Farm Personal Property applies, then:

1. Coverage is extended to apply to Covered Property away from the "insured premises". The most "we" will pay under this Additional Coverage is 10% of the applicable "limit" or $10,000, whichever is greater.
2. This Additional Coverage is part of, and not in addition to, the applicable Limit of Insurance shown for:
   a. Harvested Orchard and Vineyard Products Coverage provided by this endorsement; or
   b. Farm Products and Supplies under Coverage **F**, Scheduled Farm Personal Property.
3. This Additional coverage does not apply to:
   a. Personal property other than covered Farm Products and Supplies, including their related packing materials and containers; or

b. Any property, including Farm Products and Supplies and their related packing materials and containers, while in the custody of a common or contract carrier.

F. SIGNS

The following Additional Coverage is added to Incidental Property Coverages:

1. Signs

a. "We" will pay up to $3,000 in any one occurrence under Coverages F or G as described in the Farm Coverage Form to signs "you" own, including any related outside wiring and attachments, while at the "insured premises".

b. If specific signs are shown in the "Declarations", the Limits of Insurance shown for the described signs will be in addition to the $3,000 "limit".

c. If coverage is provided under another form or endorsement attached to this policy, the highest single "limit" will be in addition to the "limit" shown on the "Declarations".

d. "We" will pay for loss of or damage to "your" signs caused by or resulting from the covered Perils as described in the Farm Coverage Form - FO-6.

G. FARM TRANSIT COVERAGE

"We" will pay for direct physical loss of or damage to Covered Property while it is in transit. "We" cover loss or damage caused by or resulting from the Perils as described in the Farm Coverage Form to "your" Covered Property at the "insured premises".

Such property is covered while it is in, on, connected to or being towed by a vehicle "you" own, operate or lease; or while in the custody of a common or contract carrier. The most "we" will pay for direct physical loss or damage arising out of any one occurrence is $5,000.

However, this Farm Transit Coverage does not apply to the Harvested Orchard and Vineyard Products Coverage provided elsewhere in this endorsement.

H. CONTINGENT FARM TRANSIT COVERAGE

"We" cover Orchard and Vineyard Products "you" sell to others which are shipped to them at their risk of loss, but only if "you" cannot collect on the bill of sale due to direct physical loss or damage caused by or resulting from the covered Perils as described in the Farm Coverage Form - FO-6.

The most "we" will pay under this Additional Coverage for loss or damage in any one occurrence is $5,000.

II. DEDUCTIBLE

The per occurrence Deductible for each coverage provided under this endorsement is $500, unless modified elsewhere in this endorsement.

III ADDITIONAL CONDITIONS

A. OTHER INSURANCE

If there is other insurance covering the same loss or damage under this policy or any other policy, "we" will only pay for the amount of covered loss or damage in excess of the amount due from that other insurance, whether "you" can collect on it or not. But "we" will not pay more than the applicable Limit of Insurance.

B. COINSURANCE

The coverages provided under this endorsement are not subject to any coinsurance clause or condition.

This endorsement is otherwise subject to all the terms, conditions, provisions and stipulations of the policy to which it is attached.

IV. FORMS AND ENDORSEMENTS

No other forms or endorsements, other than the Farm Coverage Form FO-6 or the Orchard - Vineyard Extension Endorsement, attached to this policy apply to coverage provided under this endorsement.