

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EQUINE PROPERTY ENDORSEMENT

This endorsement modifies Insurance provided under the following:

FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM

A. The following additional coverages are added to Section I – COVERAGES, COVERAGE E - SCHEDULED FARM PERSONAL PROPERTY, A. Coverage, 1. Covered Property:

q. Tack Equipment

Unless a higher limit is indicated in the Declarations, we will pay up to \$1500 per item up to a maximum of \$10,000 per occurrence for loss or damage by a Covered Cause of Loss to:

Tack, including but not limited to harnesses, bridles and saddles you own or in your care, custody or control while on or away from your premises.

This limit of insurance applies in addition to any other applicable limits for tack equipment provided in this policy.

r. Spoilage of Animal Health Products.

Unless a higher limit is indicated in the Declarations, we will pay up to \$1500 per occurrence, for loss or damage to animal health products you own or in your care, custody or control while contained in a freezer or refrigerating unit on the insured premises caused by a change in temperature due to:

- (1)** Power outage, either on or off the described premises, due to conditions beyond your control, resulting from a complete or partial interruption of electrical service to refrigerating equipment; or
- (2)** Mechanical or electrical breakdown of a freezer or refrigerating system.

We will not pay for loss or damage caused by, or resulting from, the manual disconnection of any freezer or refrigerating unit from the source of power or the termination of electrical power to the freezer or refrigerating unit caused by the throwing or turning off of any switch or other device that controls the flow of electrical power or current.

The limit of insurance for loss or damage to animal health products applies in addition to

any other applicable limits provided in this policy.

We will pay the replacement cost of the animal health products without deduction for depreciation, however we will not pay more than the applicable limit of insurance for any one occurrence.

s. Signs and Entrance Gates

Unless a higher limit is indicated in the Declarations, we will pay up to \$3000 per occurrence, for loss or damage by a Covered Cause of Loss to:

- (1)** Signs; and
- (2)** Entrance gates.

However, we will not pay for portable signs and gates.

This limit of insurance for signs and entrance gates coverage applies in addition to any other limits provided in this policy.

We will pay up to the replacement cost of the sign or entrance gate without deduction for depreciation, however we will not pay more than the applicable limit of insurance for any one occurrence.

t. Fences, Corrals and Pens

Unless a higher limit is indicated in the Declarations, we will pay up to \$3000 per occurrence for loss or damage by a Covered Cause of Loss to fences, corrals and pens on your premises.

However we do not pay for Chutes or Feed racks.

This limit of insurance for fences, corrals and pens coverage applies in addition to any other limits provided in this policy.

B. 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.

FARM

- C. 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.
- D. 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 applicable limit of insurance.

In the event that you sustain, from the same occurrence, losses or expenses in excess of the applicable Deductibles under two or more Coverages, only the highest applicable Deductible amount will apply.