

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALIFORNIA COVERAGE G – BARNs, OUTBUILDINGS AND OTHER FARM STRUCTURES – BLANKET INSURANCE

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS FORM – FARM PROPERTY
FARM PROPERTY – BARNs, OUTBUILDINGS AND OTHER FARM STRUCTURES COVERAGE FORM

SCHEDULE

A.	"Insured Location" Number(s):	
B.	Property Not Covered Under Coverage G (in addition to Property Not Covered as described in the Farm Property – Barns, Outbuildings And Other Farm Structures Coverage Form):	
C.	Covered Causes Of Loss (Enter Basic or Broad or Special):	
D.	Total Limit Of Insurance: \$	
E.	Loss Valuation: <input type="checkbox"/> Actual Cash Value or <input type="checkbox"/> Replacement Cost	
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

A. Under Coverage **G** – Barns, Outbuildings And Other Farm Structures in the Farm Property – Barns, Outbuildings And Other Farm Structures Coverage Form, the first paragraph of Paragraph **1. Covered Property** is replaced by the following:

Provided a Total Limit Of Insurance is shown in the Schedule, the types of property described in Paragraphs **1.a.** through **1.g.** of Coverage **G** are Covered Property under Coverage **G** of the Farm Property – Barns, Outbuildings And Other Farm Structures Coverage Form. However, Covered Property does not include any property:

1. Identified in Item **B.** of the Schedule; or
2. Listed under Coverage **G**, Paragraph **2.**, Property Not Covered, in the Farm Property – Barns, Outbuildings And Other Farm Structures Coverage Form.

B. The following supersedes any provision to the contrary: Covered Causes of Loss. In accordance with an entry of either Basic or Broad or Special in the Schedule, Covered Causes of Loss for Coverage **G** means all of the causes listed under either Paragraph **B.**, **C.** or **D.**, respectively, in the Causes Of Loss Form – Farm Property.

C. The **Loss Conditions** in Paragraph **B. Coverage G Conditions** in the Farm Property – Barns, Outbuildings And Other Farm Structures Coverage Form are replaced by the following:

1. Coinsurance

The most we will pay for loss of or damage to Covered Property under Coverage **G** is the proportion that the Limit Of Insurance shown in the Schedule bears to 80% of the total "value" of all Covered Property under Coverage **G** which you own at all "insured locations" listed in the Schedule as of the time of loss or damage.

"Value", as used in this Paragraph **C.1.**, means either Actual Cash Value or Replacement Cost, as selected in the Schedule.

When determining "value", the value of the following will be disregarded:

- a. Excavations, footings;
- b. Foundations; and
- c. Piers and other structures or devices that support all or part of Covered Property and are below the undersurface of the lowest basement floor; or, where there is no basement, those below the surface of the ground inside the foundation walls; also underground flues, pipes, wiring and drains.

2. Valuation

- a. If Actual Cash Value is selected in the Schedule, we will settle covered losses at actual cash value as of the time of loss or damage, but we will not pay more than the amount necessary for repair or replacement.

The cost of repair or replacement does not include the increased cost attributable to enforcement of or compliance with any ordinance or law regulating the construction, use or repair of any property.

- b. If Replacement Cost is selected in the Schedule, we will settle covered losses on the basis of repair or replacement cost, but not for more than the smaller of the following amounts:

- (1) The cost to replace the damaged part of a structure with material of like kind and quality and for like use; or
- (2) The amount actually and necessarily spent to repair or replace the structure.

If the structure is rebuilt at a new premises, the cost described in Paragraph **C.2.b.** above is limited to the cost which would have been incurred if the structure had been rebuilt at the original premises.

We will not pay on a replacement cost basis for any loss or damage until the lost or damaged Covered Property under Coverage **G** is actually repaired or replaced. Prior to such repair or replacement, we will pay the actual cash value of the lost or damaged Covered Property under Coverage **G**. If the actual cash value does not exhaust the applicable limit of insurance, we will then pay the difference between the actual cash value and the replacement cost, provided that the repair or replacement is completed:

- (1) Within 12 months after we pay the actual cash value; or
- (2) Within 36 months after we pay the actual cash value if the loss or damage relates to a state of emergency under California Law.

The cost of repair or replacement does not include the increased cost attributable to enforcement of or compliance with any ordinance or law regulating the construction, use or repair of any property.

Nothing in this Paragraph **b.** constitutes a waiver of our right to deny the claim for any valid reason or to restrict payment in cases of suspected fraud.

c. Glass Replacement

We will settle on the basis of the cost to replace damaged glass with safety glazing material, if required by law.

- d. Actual cash value is determined as follows:

In the event of a partial or total loss to Covered Property under Coverage **G**, actual cash value is calculated as Paragraph (1) or (2), whichever is less:

- (1) The amount it would cost to repair, rebuild or replace the property less a fair and reasonable deduction for physical depreciation of the components of the structure that are normally subject to repair or replacement during its useful life. Physical depreciation is based upon the condition of the property at the time of loss; or
- (2) The Limit of Insurance applicable to the property.