

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIVESTOCK – ADDITIONAL CAUSES OF LOSS

This endorsement modifies insurance provided under the following:

LIVESTOCK COVERAGE FORM

- A. The following is added to the **Covered Causes Of Loss**:**
- n.** We will pay for direct "loss" resulting from or made necessary by any of the following:
 - (1) Accidental shooting.**
But we will not pay for "loss" if "livestock" are shot by:
 - (a) You;**
 - (b) Any other "insured";**
 - (c) Your employees; or**
 - (d) Other persons residing on the "insured location".**
 - (2) Drowning from external causes.**
But we will not pay for "loss" resulting from the drowning of swine under 30 days old.
 - (3) Electrocution.**
 - (4) Attack by dogs or wild animals.**
But we will not pay for "loss":
 - (a) To sheep; or**
 - (b) Caused by dogs or wild animals owned by you, your employees or other persons residing on the "insured location".**
 - (5) Loading/Unloading Accidents, meaning sudden, unforeseen and unintended events causing or necessitating death of covered "livestock" and occurring while they are being unloaded from or loaded onto vehicles used or to be used to transport them.**
But we will not pay for "loss" caused by or resulting from disease.
- B. The following is added:**
- ADDITIONAL COVERAGE – COLLAPSE**
- 1. With respect to buildings:**
 - a.** Collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its intended purpose;
 - b.** A building or any part of a building that is in danger of falling down or caving in is not considered to be in a state of collapse;
 - c.** A part of a building that is standing is not considered to be in a state of collapse even if it has separated from another part of the building;
 - d.** A building that is standing or any part of a building that is standing is not considered to be in a state of collapse even if it shows evidence of cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion.
 - 2. We will pay for direct physical "loss" or damage to Covered Property, caused by collapse of a building or any part of a building, if the collapse is caused by one or more of the following:**
 - a.** Fire; lightning; explosion; windstorm or hail; smoke, including the emission or puffback of smoke, soot, fumes or vapors from a boiler, furnace or related equipment; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; breakage of building glass.
 - (1) Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:**
 - (a) The cost of filling sinkholes; or**
 - (b) Sinking or collapse of land into man-made underground cavities.**
 - (2) Falling objects does not include loss or damage to:**
 - (a) Covered Property in the open;**
 - (b) Covered Property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object; or**

- (c) The falling object itself.
- (3) Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of a plumbing, heating, air conditioning or other system or appliance (other than a sump system including its related equipment and parts), that is located on the "insured location" and contains water or steam.
- b. Decay that is hidden from view, unless the presence of such decay is known to an "insured" prior to collapse;
- c. Insect or vermin damage that is hidden from view, unless the presence of such damage is known to an "insured" prior to collapse;
- d. Weight of people or personal property;
- e. Weight of rain that collects on a roof;
- f. Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation. However, if the collapse occurs after construction, remodeling or renovation is complete and is caused in part by a cause of loss listed in Paragraphs **B.2.a.** through **B.2.e.**, we will pay for the "loss" or damage even if use of defective material or methods in construction, remodeling or renovation, contributes to the collapse.

This Additional Coverage will not increase the Limits of Insurance provided in this Coverage Form.

- C.** The following is added to Section **F. Definitions**:
 - 5.** "Insured location" means any location, including its private approaches, described in the Declarations pertaining to this Coverage Form.