

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL EXCLUSION

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS FORM – FARM PROPERTY
 FARM PROPERTY – BARNs, OUTBUILDINGS AND OTHER FARM STRUCTURES COVERAGE FORM
 FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM
 FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES, CONDITIONS, DEFINITIONS
 LIVESTOCK COVERAGE FORM
 MOBILE AGRICULTURAL MACHINERY AND EQUIPMENT COVERAGE FORM

SCHEDULE*		
No.(s)	"Insured Locations" Location(s)	Covered Property
SAMPLE		

*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

- A. The provisions of this endorsement apply to the "insured locations" and covered property shown in the Schedule.
- B. The following applies to:
 - Causes Of Loss Form – Farm Property
 - Livestock Coverage Form
 - Mobile Agricultural Machinery And Equipment Coverage Form
 The following is added to the **Exclusions** Section and therefore is not a Covered Cause of Loss:

WINDSTORM OR HAIL

We will not pay for loss or damage caused by rain, snow, sleet, sand or dust, whether driven by wind or not, if that loss or damage would not have occurred but for the Windstorm or Hail.

But if Windstorm or Hail results in a cause of loss other than rain, snow, sleet, sand or dust, and that resulting cause of loss is a Covered Cause of Loss, we will pay for the loss or damage caused by such Covered Cause of Loss. For example, if the Windstorm or Hail damages a heating system and fire results, the loss or damage attributable to the fire is covered subject to any other applicable policy provisions.
- C. The following applies to:
 - Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions
 - Mobile Agricultural Machinery And Equipment Coverage Form
 Windstorm or Hail is deleted from the "Specified Causes of Loss" definition.
- D. The following applies to the Farm Property – Farm Personal Property Coverage Form:
 - Windstorm or Hail is deleted from the following provisions:
 1. Paragraph **A.1.c.(2)** of Coverage **E** – Scheduled Farm Personal Property; and
 2. Coverage **F** – Unscheduled Farm Personal Property – Paragraph **G.** under Section **II** – Coverage Extensions.
- E. Windstorm or Hail is deleted from Paragraph **B. New Construction** under **Section II – Coverage Extensions** in the Farm Property – Barns, Outbuildings And Other Farm Structures Coverage Form.