



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under your Farm Policy as follows:

COVERAGE SUMMARY

This is a summary of the coverages provided by this endorsement. These coverages are subject to the provisions applicable to the Farm Property - Farm Personal Property Coverage Form, Farm Property - Barns, Outbuildings And Other Farm Structures Coverage Form, Mobile Agricultural Machinery And Equipment Coverage Form, Livestock Coverage Form, Farm Property - Other Farm Provisions Form - Additional Coverages, Conditions, Definitions, Causes Of Loss - Farm Property, Common Policy Conditions, and Mutual Policy Conditions of the policy.

This endorsement is subject to the deductible provision in paragraph E of Farm Property - Other Farm Provisions Form - FP 00 90, unless otherwise specified.

The following coverages apply only to locations for which this endorsement (M2689F) is shown on the Farm Property Schedule.

Table listing 16 coverage items with their respective limits, such as 'Credit Cards And Electronic Fund Transfer Cards Or Other Access Devices; Forgery; Counterfeit Currency' for \$1.

1. Credit Cards And Electronic Fund Transfer Cards Or Other Access Devices; Forgery; Counterfeit Currency

The \$500 limit of liability shown in the first paragraph of paragraph B - Credit Cards And Electronic Fund Transfer Cards Or Other Access Devices; Forgery; Counterfeit Currency of SECTION III - form FP 00 12 is amended to \$2,500. If a different limit is shown in the declarations, this \$2,500 is in addition to the limit shown.

2. Damage To Property Removed For Safekeeping

Rule A.3. of form FP 00 90 - is replaced by the following:

We will pay for loss to Covered Property damaged by a covered cause of loss during or up to 60 days after its removal from a building endangered by a Covered Cause of Loss.

We will pay up to \$250 towing charges to move a covered manufactured/mobile home that is in danger from a Covered Cause of Loss.

Payment under this Additional Coverage will be subject to, not in addition to, the Limit of Insurance applying to the property being removed.

3. Flood Or Overturn Of A Conveyance

The following is added to paragraph A. - Additional Coverages in FP 00 90:

We will pay up to \$500 for damage to covered personal property occurring while it is away from your "insured locations" caused by:

- a. flood; or
b. upset or overturn of the conveyance in which the covered personal property is carried.

4. Household Personal Property At A Newly Acquired Principle Residence

The 30 day limitation shown in the final paragraph of Form FP 00 12 SECTION II - COVERAGE EXTENSIONS, paragraph B. - Household Personal Property of "Insureds" Away From the "Insured Location" is amended to 45 days.

5. Key And Lock Replacement

The following is added to paragraph A. - Additional Coverages in FP 00 90:

We will pay for the rekeying and replacement if necessary, of locks to the "dwellings" occupied by the "insured" when the "insured's" keys have been stolen and such loss has been properly reported to the police. No deductible applies to this coverage.

6. Landlord's Furnishings

The following is added to paragraph A. - Additional Coverages in FP 00 90:

We will pay up to \$3,500 for appliances, carpeting and other household furnishings in an apartment or "dwelling" rented or held for rental to others by an "insured". We will pay only if the loss is caused by a Covered Cause Of Loss for Coverage C – Household Personal Property. The \$3,500 limit is the most we will pay for each occurrence regardless of the number of rentals or locations covered.

7. Loss Assessment

The following is added to paragraph A. – Additional Coverages in FP 00 90:

We will pay up to \$5,000 for your share of a loss assessment charged during the policy period against you by a corporation or association of property owners. This coverage applies only to loss assessments charged against you as owner occupant of the "insured location" and caused by a Covered Cause Of Loss. We do not pay if the loss is caused by earthquake or volcanic eruption unless form FP 10 40 – Cause Of Loss – Earthquake is attached to the policy. We do not cover loss assessments charged against you or a corporation or association of property owners by any government body. The limit of \$5,000 is the most we will pay with respect to any one occurrence, regardless of the number of assessments.

8. Refrigerated Products – Not "Farm Personal Property"

The \$500 limit of liability shown in the second paragraph of paragraph C. – Refrigerated Products – Not "Farm Personal Property" of SECTION II – form FP 00 12 is amended to \$1000.

9. Replacement Cost Provision Expanded Coverage With Building Code Upgrade – Coverage A and B

A. This provision applies only to "dwellings" located on an "insured location" covered on FP 00 12 Farm Property – Farm Dwellings, Appurtenant Structures and Household Personal Property Coverage Form under Coverage A – Dwellings and detached garages used solely for private garage purposes covered under Coverage B – Other Private Structures Appurtenant To Dwellings, on an "insured location".

This provision does not apply to:

1. Domestic appliances;
2. Carpeting, curtains, and drapes, all whether or not permanently installed;
3. Detachable building items including screens, awnings, storm doors and windows, and window air conditioners; or

4. Outdoor structures (other than detached garages used solely for private garage purposes). Outdoor structures include (but are not limited to) swimming pools, fences, paved areas, submersible pumps, and sump pumps.

B. For the purpose of this provision, Paragraphs **B.6.a.** and **B.6.b.** under Loss Payment Conditions of FP 00 90 are replaced by:

1. Loss to the "dwelling" and detached garage under Coverage A and B will be settled at replacement cost without deduction for depreciation. We will pay no more than the smallest of the following amounts for like construction and use:
 - a. The replacement cost of that part of the "dwelling" and/or detached garage damaged; or
 - b. The necessary amount actually spent to repair or replace the damaged "dwelling" and/or detached garage; or
 - c. The limit of liability under this policy that applies to the "dwelling" and/or detached garage.

If the "dwelling" and/or detached garage is not repaired or replaced at the same site, we will not pay more than what it would have cost to repair or replace the "dwelling" and/or detached garage at the original site.

2. If there is loss to the "dwelling" and detached garage that exceeds the Coverage A and/or Coverage B limit of liability shown on the Declaration, for the purpose of settling that loss only:

- a. We will provide insurance, up to 150% of the limit of liability for the coverage stated on the Declaration if each "dwelling" or detached garage is insured to at least 80% replacement cost; and
- b. Coverage provided by this endorsement (subject to the limit stated below) includes additional costs that may result from enforcement of any ordinance or law regulating the construction, repair, or demolition of the "dwelling" or detached garage.

The most we will pay under this endorsement for Ordinance or Law is 25% of the Coverage A limit for both the "dwelling" and detached garage for any one occurrence.

Provisions **9.B.1** and **9.B.2** listed in this endorsement apply only if you elect to repair or replace the damaged "dwelling" and/or detached garage.

You must notify us within 90 days of the start of:

- a. A new "dwelling" and/or detached garage valued at \$5,000 or more; or
- b. Additions to or remodeling of a covered "dwelling" and/or detached garage which increases its value by \$5,000 or more.

You must pay the additional premium due for the increase in value. If you do not notify us within 90 days, we will pay no more than the limit for the covered "dwelling" and/or detached garage excluding the value of the additions and improvements.

- C. The following provisions are added to the Loss Payment Conditions of FP 00 90:
1. When the cost to repair or replace exceeds the lesser of \$2,500 or 5% of the applicable limit on the damaged "dwelling" and/or detached garage, we are not liable for more than the actual cash value of the loss until actual repair or replacement is completed.
 2. You may make a claim for the actual cash value of the damaged property before the repair or replacement takes place and then make a follow-up claim later for the replacement cost, provided repair or replacement is completed within 12 months of the date that the initial payment is made.

- D. The following is added to paragraph E. Exclusions of FP 10 60 Causes of Loss Form – Farm Property:

When earthquake coverage is purchased (by separate endorsement), coverage is limited to the Coverage **A** and **B** amount purchased.

This endorsement (M2689F) does not provide replacement cost coverage for Coverage **A** – Dwellings and Coverage **B** – Other Private Structures Appurtenant to Dwellings for the peril of earthquake.

10. Replacement Or Stabilization Of Land

The following is added to paragraph A. – Additional Coverages in FP 00 90:

If there is a covered loss to a "dwelling" or a private structure you own that is appurtenant to a "dwelling" and the repair or rebuilding requires replacement or stabilization of the land under the "dwelling" or appurtenant private structure, we will pay up to 10% of the amount of the covered loss for replacement or stabilization of the land. This coverage is subject to a maximum of \$10,000.

11. Reward Coverage

We will pay a reward to an "eligible person" up to:

- a. \$500 for information leading to the arrest and conviction of any person(s) who robs, steals, or burglarizes any covered personal property from any "insured" at any "insured location";
- b. \$2,500 for information leading to the return of an "insured's" stolen property;
- c. \$2,500 leading to the arrest and conviction of any person(s) who commits an act of arson at any "insured location" which causes loss to the "dwelling" or personal property contained within.

The coverage applies subject to the following conditions:

- a. An "eligible" person means that person designated by a law enforcement agency as being the first to provide the necessary information or return the stolen property, and who is not:
 - (1) an "insured";
 - (2) an employee of a law enforcement agency;
 - (3) an employee of a business engaged in property protection;
 - (4) any person who had custody of the property at the time the theft was committed; or
 - (5) any person involved in the crime.
- b. No reward will be paid unless and until the person(s) committing the crime is (are) convicted or the property is returned.
- c. The amount of the reward will be no more than the lesser of the dollar amount mentioned above or 25% of the amount determined by the loss settlement procedure applicable to the property returned had the property not been recovered or property made whole in the case of arson.

This coverage is additional insurance. No deductible applies to this coverage.

12. Special Limits Of Insurance Under Coverage C

Paragraph A.3. of COVERAGE C-HOUSEHOLD PERSONAL PROPERTY of Section I, form FP 00 12 is replaced by the following:

Certain categories of household personal property are subject to Special Limits of Insurance. These special limits are part of, not in addition to, the applicable Limit of Insurance shown in the Declarations. The special limit shown with any category listed below is the most we will pay for loss of or damage to all property in that category in any one occurrence:

- a. \$1,000 on gold other than goldware, "money", platinum other than platinumware and silver other than silverware;

- b. \$2,500 on letters of credit, manuscripts, passports and "securities". This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists. This limit includes the cost to research, replace or restore the information from the lost or damaged material;
- c. \$2,000 on watercraft, including their equipment, furnishings, outboard engines or motors, and trailers;
- d. \$2,000 on trailers not used with watercraft nor for farming operations;
- e. \$5,000 on "business property" on the "insured location";
- f. \$1,000 on "business property" off the "insured location". However, this limit does not apply to loss to adaptable electronic apparatus as described in Special Limits Paragraphs h. and i. below;
- g. \$2,000 on electronic apparatus and accessories, while in or upon a motor vehicle or other motorized land conveyance, but only if the apparatus is equipped to be operated by power from the electrical system of the vehicle or conveyance while still capable of being operated by other power sources. Accessories include antennas, tapes, wires, records, discs and other media that can be used with the electronic apparatus;
- h. \$2,000 on electronic apparatus and accessories used primarily in connection with the operation of the farm or a business, while off the "insured location" and not in or upon a motor vehicle or other motorized land conveyance. The electronic apparatus must be equipped to be operated by power from the electrical system of the vehicle or conveyance while still capable of being operated by other power sources. Accessories include antennas, tapes, wires, records, discs and other media that can be used with the electronic apparatus;
- i. \$1,000 on "money", bank notes, bullion, coins, medals, and numismatic property;
- j. \$10,000 on motorized vehicles not designed or licensed for public roads and used to service the "insured location" or for assisting the handicapped;
- k. \$5,000 on memorabilia, souvenirs, collectors' items and similar articles whose age or history contribute to their value.

I. **Blanket Personal Property Coverage**

We will provide blanket protection up to a special limit per item if shown and total aggregate limit for the following groups of personal property. This blanket limit does not increase the Coverage C limit. The most we will pay for loss or damage, resulting from any single occurrence for property described under (1) through (4) listed below is \$35,000 in the aggregate.

- (1) \$5,000 on any single item, for loss by theft, or losing of jewelry, watches, furs, precious and semi-precious stones, and gem;
- (2) for loss by theft, or losing of guns and gun accessories;
- (3) for loss by theft, or losing of silver tableware, silverplated ware, gold tableware, gold-plated ware, and pewter ware;
- (4) for loss by theft of any rug, carpet (except wall-to wall carpet), tapestry, or wall-hanging.

13. **Water Backup Of Sewers Or Drains**

The following is added to paragraph A. – Additional Coverages in FP 00 90:

With respect to coverages A, B, C, and D, we insure for direct loss caused by water which backs up through sewers or drains or which discharges or overflows from a sump, and which is not caused by the negligence of the "insured". We will pay only that part of the loss that exceeds \$250. The most we will pay for loss or damage from water back up is \$25,000 per occurrence. The deductible does not apply with respect to Coverage D – LOSS OF USE.

14. **Accidental Death Benefit Agreement**

We will pay \$1,000 for the death of an "insured" caused by an accident occurring on the "insured location". The death must be the direct result of the accident, independent of all other causes and must occur within one (1) year after the date of the accident.

Exclusions:

We will not pay for death caused directly or indirectly by:

- a. bodily or mental infirmity or bacterial infections or any other kind of disease or medical or surgical treatment (except surgical operations made necessary solely by injuries covered by this additional coverage);
- b. war (declared or undeclared) including civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, or any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental;

- c. any nuclear hazard (nuclear means nuclear reaction, radiation, radioactive contamination, including radon, or any result of these). This includes the negligent, defective or improper design or construction or maintenance of a nuclear facility, or other act or omission which results in a nuclear hazard.
- d. earthquake, tornado, hurricane, flood, volcanic eruption, or other natural disaster;
- e. suicide; and
- f. motorized vehicles.

15. Condominium Unit-Owner Additions

If the "insured location" is a condominium unit, you may apply up to 10% of the Coverage **C** limit to cover direct loss by perils insured against to permanent fixtures, alterations, decorations or additions you own within your condominium unit. This does not include parts of the building structure, or other property such as utility lines, situated in easements within the unit.

16. Tenant's Improvements and Betterments

If you are a tenant, you may apply up to 10% of the Coverage **C** limit to cover direct loss by perils insured against to permanent fixtures, alterations, decorations and additions installed on the "insured location" and made or acquired at your expense.

SAMPLE