



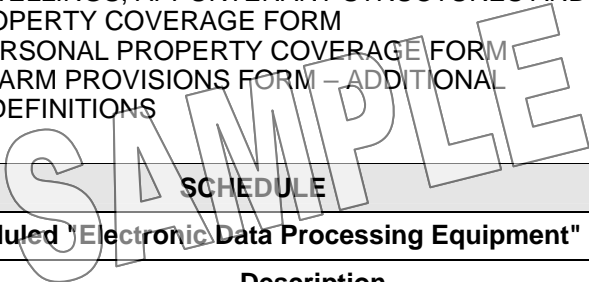
**OREGON MUTUAL INSURANCE COMPANY  
FARM COMPUTER COVERAGE**

M2696F (1-05)

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS FORM – FARM PROPERTY  
 FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND  
 HOUSEHOLD PERSONAL PROPERTY COVERAGE FORM  
 FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM  
 FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL  
 COVERAGES, CONDITIONS, DEFINITIONS



<b>SCHEDULE</b>			
<b>Scheduled "Electronic Data Processing Equipment"</b>			
<b>"Insured Location"</b>	<b>Building No. (Optional)</b>	<b>Description Of Equipment</b>	<b>Limit Of Insurance</b>
<b>Scheduled "Electronic Media And Records"</b>			
<b>"Insured Location" No.</b>		<b>Building No. (Optional)</b>	<b>Limit Of Insurance</b>
<b>Blanket "Electronic Data Processing Equipment"</b>			<b>Limit Of Insurance</b>
<b>Blanket "Electronic Media And Records"</b>			<b>Limit Of Insurance</b>

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

## A. Coverage

1. The following insuring agreement is added:

We will pay for direct physical loss of or damage to the "electronic data processing equipment" and "electronic media and records" shown in the Schedule, at the "insured location" shown in the Schedule or elsewhere as expressly provided in the endorsement, caused by or resulting from a Covered Cause Of Loss.

2. Subject to **A.1.** above, "electronic data processing equipment" and "electronic media and records" may include leased personal property that you are contractually obligated to insure, and property of others that is otherwise in your care, custody or control. Our payment for loss or damage to personal property of others, including leased property, will only be for the account of the owner of the property.
3. "Electronic data processing equipment" and "electronic media and records" which are covered under this endorsement, as indicated in the Schedule, are not covered under Coverage **C** of the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form, or Coverage **E** or **F** of the Farm Property – Farm Personal Property Coverage Form.

### 4. Property Not Covered

This endorsement does not cover:

- a. Property held as samples, held for rental or sale or that you rent to others;
- b. "Electronic data processing equipment" permanently installed or designed to be permanently installed in any aircraft, watercraft, motortruck or other vehicle subject to motor vehicle registration; or
- c. Accounts, bills, evidences of debt and valuable papers and records, unless in "converted data" form.
- d. "Electronic data processing equipment" in any motorized vehicle or mobile farm machinery.

### 5. Coverage Extensions

#### a. Property Away From The Designated "Insured Location"

Coverage under this endorsement is extended to apply to:

- (1) "Electronic data processing equipment" and "electronic media and records" shown in the Schedule, while at a location other than the applicable "insured location" shown in the Schedule. This extension expires 90 days after the property is moved to the other location, or when this policy expires, whichever comes first.

- (2) Duplicate (backup) "electronic media or records" stored at least 100 feet away from the building where the originals are housed, provided the originals are covered under this endorsement.

Payment under this Coverage Extension **5.a.** is limited to 25% of the applicable Limit of Insurance shown in the Schedule. This is not additional insurance.

#### b. Property In Transit

Coverage under this endorsement is extended to apply to "electronic data processing equipment" and "electronic media and records" while in transit in the coverage territory. The most we will pay in any one occurrence of loss or damage under the Coverage Extension **5.b.** is:

- (1) \$100,000; or
- (2) The applicable Limit of Insurance shown in the Schedule;

whichever is less. This is not additional insurance.

Exclusion **E.2. – Earth Movement** and Paragraph **a.** of Exclusion **E.9. – Water** do not apply to this Coverage Extension **5.b.**

## B. Covered Causes Of Loss And Exclusions

The property identified in the Schedule is subject to the Special Covered Causes Of Loss and Exclusions as set forth in Sections **D.** and **E.** of the Causes Of Loss Form – Farm Property, except as modified below.

1. Paragraph **u.(1)** of Exclusion **D.1.** is replaced by the following exclusion:

We will not pay for loss or damage to "electronic media and records" caused by or resulting from artificially generated electrical current, including electrical arcing and power surge, or interruption of electrical power supply, including blackout and brownout.

This exclusion does not apply to "electronic data processing equipment".

2. Paragraph **(6)** of Exclusion **D.1.w.** is replaced by the following exclusion:

We will not pay for loss or damage caused by or resulting from mechanical breakdown, including rupture or bursting caused by centrifugal force. But this exclusion does not apply to loss or damage to "electronic media and records" caused by or resulting from mechanical breakdown of the "electronic data processing equipment" while the media are being run through the equipment.

3. Paragraphs **(7)** and **(8)** of Exclusion **D.1.w.** are replaced by the following exclusion:

We will not pay for loss or damage caused by or resulting from dampness or dryness of atmosphere, or changes in or extremes of temperature, unless these conditions are caused by failure of air conditioning or humidity control devices which are part of or are used with the "electronic data processing equipment".

4. Exclusions **D.1.v.**, **D.1.w.(3)** and **D.1.w.(5)** do not apply to the coverage provided under this endorsement.
5. Exclusion **E.6., Utility Services**, does not apply to loss or damage to "electronic data processing equipment".
6. The following exclusions are added. We will not pay for loss or damage caused by or resulting from:
  - a. Human errors or omissions in processing, recording or storing information on "electronic media and records";
  - b. Failure or malfunction of "electronic media and records" while the media are being run through "electronic data processing equipment", unless such failure or malfunction is due to mechanical breakdown of the "electronic data processing equipment";
  - c. Installation, testing, repair or other similar service performed on "electronic data processing equipment" or "electronic media and records"; and
  - d. Electronic or magnetic injury to, or disturbance of, electronic recordings, unless caused by lightning or mechanical breakdown of the "electronic data processing equipment".

But if loss or damage by fire or explosion results, we will pay for that resulting loss or damage.

#### 7. **Limitation**

We will not pay more than \$2,500 over the deductible amount shown in the Declarations for loss or damage caused by or resulting from electronic or magnetic erasure of electronic recordings. But this limitation does not apply to loss or damage caused by lightning or mechanical breakdown of the "electronic data processing equipment".

#### C. **Additional Coverages**

The following Additional Coverages, as set forth in the forms listed below, apply to the coverage provided under this endorsement:

1. Debris Removal (in Section **A.** of the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions).

2. Reasonable Repairs (in Section **A.** of the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions).
3. Damage To Property Removed For Safekeeping (in Section **A.** of the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions).
4. Fire Department Service Charge (in Section **A.** of the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions).
5. Cost Of Restoring Farm Operations Records (in Section **III** of the Farm Property – Farm Personal Property Coverage Form).
6. Extra Expense (in Section **III** of the Farm Property – Farm Personal Property Coverage Form), except that the first paragraph of this Additional Coverage is replaced by the following: We will pay, up to \$2,500, the actual and necessary expenses you incur to resume normal farming operations interrupted as the result of direct physical loss of or damage to Covered Property by a Covered Cause Of Loss. Payment of Extra Expense will be additional insurance.
7. Collapse (in Section **A.** of the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions).

#### D. **Deductible**

Section **E., Deductible**, of the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions applies to payment for loss or damage covered under this endorsement.

#### E. **Conditions**

In addition to the Common Policy Conditions, the following Conditions apply to the coverage provided under this endorsement:

1. The Farm Property Conditions (Loss Conditions and General Conditions) as set forth in Section **B.** of the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions, except that Paragraphs **a.** and **c.** of Loss Condition **8.** Other Insurance And Service Agreement do not apply;
2. Coverage **E Loss Condition B.5.**, Coverage Territory of the Farm Property – Farm Personal Property Coverage Form; and
3. **Valuation**
  - a. In the event of loss of or damage to "electronic data processing equipment", we will settle at actual cash value as of time of loss, but we will not pay more than the amount necessary for repair or replacement.
  - b. In the event of loss of or damage to "electronic media and records" (with the exception of data stored on such media), we will settle at their replacement value:

- (1) As prepackaged software programs; or
- (2) In unexposed or blank form;  
whichever is greater.
- c. With respect to restoration of data stored on electronic media, the Additional Coverage – Cost Of Restoring Farm Operations Records applies.

**F. Definitions**

With respect to the coverage provided under this endorsement, the following are added to Section **C. – Definitions** of the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions:

- 1. "Converted data" means information that is stored on electronic media and that is capable of being communicated, processed or interpreted by "electronic data processing equipment".

- 2. "Electronic data processing equipment" means:
  - a. Programmable electronic equipment (hardware) that is used to store, retrieve and process data; and
  - b. Associated peripheral equipment that provides communication, including input and output functions such as printing, or auxiliary functions such as data transmission.
- 3. "Electronic media and records" means:
  - a. Electronic data processing, recording or storage media such as films, tapes, discs, drums or cells;
  - b. Data stored on such media; and
  - c. Programming records used for "electronic data processing equipment" or electronically controlled equipment.