

SERFF Tracking Number: TRVD-125740930 State: Arkansas
First Filing Company: The Charter Oak Fire Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 2008-05-0051-F
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0006 Commercial Farm and Ranch
Liability
Product Name: Agribusiness Revision Filing
Project Name/Number: Agribusiness Revision Filing/2008-05-0051-F

Filing at a Glance

Companies: The Charter Oak Fire Insurance Company, The Travelers Indemnity Company, The Travelers Indemnity Company of America, The Travelers Indemnity Company Of Connecticut

Product Name: Agribusiness Revision Filing SERFF Tr Num: TRVD-125740930 State: Arkansas
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: EFT \$50
Sub-TOI: 05.0006 Commercial Farm and Ranch Co Tr Num: 2008-05-0051-F State Status: Fees verified and received
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Authors: Margaret Salsbury, Tia Slivinsky Disposition Date: 08/05/2008
Date Submitted: 07/22/2008 Disposition Status: Approved
Effective Date Requested (New): 01/01/2009 Effective Date (New): 01/01/2009
Effective Date Requested (Renewal): 01/01/2009 Effective Date (Renewal): 01/01/2009

State Filing Description:

General Information

Project Name: Agribusiness Revision Filing Status of Filing in Domicile: Authorized
Project Number: 2008-05-0051-F Domicile Status Comments: N/A
Reference Organization: ISO Reference Number: FR-2002-OFR02 & FR-2005-OFR05
Reference Title: N/A Advisory Org. Circular: LI-FR-2003-088 & LI-FR-2006-035
Filing Status Changed: 08/05/2008
State Status Changed: 07/28/2008 Deemer Date:
Corresponding Filing Tracking Number: N/A
Filing Description:

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In compliance with the insurance laws and regulations in your state, we respectfully present this form filing. We are submitting an adoption of ISO's forms, in addition to extensive revisions to our proprietary Agribusiness program.

We are adopting the following ISO filings:

- ISO Form filings FR-2002-OFR02 & FR-2005-OFR05.

Our Agribusiness program uses the ISO coverage form adopted above and proprietary Travelers rates. The applicable rules are a combination of both ISO and Travelers.

We are revising a number of Agribusiness endorsements. These forms are either new offerings for our customers or revisions to current forms to track with the revised ISO coverage form. These endorsements will allow us to remain competitive in the marketplace. In addition, we are withdrawing forms that have become obsolete.

Enclosed you will find a filing package which includes our filing memorandum, forms transmittal supplements, and our endorsements, along with the appropriate state filing forms.

Your approval of this filing will be appreciated. Should you have any questions regarding this submission, please feel free to contact me at your convenience.

Company and Contact

Filing Contact Information

Margaret Salisbury, Senior Regulatory Analyst MSALSBUR@travelers.com
One Tower Square (860) 277-6470 [Phone]
Hartford, CT 06183 (860) 954-0580[FAX]

Filing Company Information

The Charter Oak Fire Insurance Company CoCode: 25615 State of Domicile: Connecticut
One Tower Square Group Code: 3548 Company Type:
Hartford, CT 06183 Group Name: State ID Number:
(860) 277-6470 ext. [Phone] FEIN Number: 06-0291290

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	08/05/2008	08/05/2008

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Disposition

Disposition Date: 08/05/2008
Effective Date (New): 01/01/2009
Effective Date (Renewal): 01/01/2009
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Explanatory Memorandum	Approved	Yes
Supporting Document	Forms Transmittal	Approved	Yes
Form	Livestock in Your Care, Custody or Control	Approved	Yes
Form	Watercraft Schedule	Approved	Yes
Form	Coverage for Physical Injury to Crops and Animals Due to Certain Crop Dusting Operations Performed by Licensed Independent Contractor by Aircraft (Limited Crop Dusting Coverage)	Approved	Yes
Form	Livestock in Your Care, Custody or Control	Approved	Yes
Form	Exclusion - Mold	Approved	Yes
Form	Owned Snowmobile Schedule	Approved	Yes
Form	All- Terrain Vehicle Schedule	Approved	Yes
Form	Equine Professional Services Endorsement	Approved	Yes
Form	Exclusion - Equine Activities	Approved	Yes
Form	Exclusion - Equine Athletic Participants	Approved	Yes
Form	Farm-Ranch Amendatory Endorsement	Approved	Yes
Form	Unit-Owners Coverage Schedule	Approved	Yes
Form	Sump Overflow and Water Backup From Sewers or Drains Schedule	Approved	Yes
Form	Dwelling Replacement Cost Protection (Including Ordinance or Law Coverage) Schedule	Approved	Yes
Form	Other Farm Structures Replacement Cost Protection (Including Ordinance or Law Coverage) Schedule	Approved	Yes
Form	Full Building Replacement Cost	Approved	Yes
Form	Agricultural Machinery Rental Reimbursement	Approved	Yes

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Form	Beekeepers Equipment	Approved	Yes
Form	Scheduled Personal Property	Approved	Yes
Form	Causes of Loss - Earthquake Form	Approved	Yes
Form	Farm Unoccupancy or Vacancy Permit	Approved	Yes
Form	Functional Replacement Cost	Approved	Yes
Form	Loss Payable Provisions	Approved	Yes
Form	Agri-Plus II Property Endorsement	Approved	Yes
Form	Irrigation Equipment Coverage	Approved	Yes
Form	Equine Property Endorsement	Approved	Yes
Form	High Value Dwelling Endorsement	Approved	Yes
Form	Identity Fraud Expense Coverage	Approved	Yes
Form	Windstorm or Hail Percentage Deductible	Approved	Yes
Form	Unit-Owners Coverage	Approved	Yes
Form	Sump Overflow and Water Backup From Sewers or Drains (Coverages A, B, C and D Only)	Approved	Yes
Form	Manufactured Home Replacement Cost Endorsement	Approved	Yes
Form	Borrowed Farm Equipment Coverage	Approved	Yes
Form	Damage to Below-Ground Foundations of Buildings or Structures	Approved	Yes
Form	Farm Machinery, Vehicles and Equipment Replacement Cost	Approved	Yes
Form	Enhanced Pollutant Cleanup and Removal	Approved	Yes
Form	Increased Special Limits On Specified Household Personal Property	Approved	Yes
Form	Increased Special Limits On Business Property	Approved	Yes
Form	Grain Under Government Loan	Approved	Yes
Form	Coverage G - Barns, Outbuildings and Other Farm Structures - Blanket Insurance	Approved	Yes
	Inflation Guard	Approved	Yes

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Form			
Form	Collision Resulting in Death of Livestock	Approved	Yes
Form	Increased Limits on Credit Cards and Electronic Fund Transfer Cards or Other Access Devices; Forgery; Counterfeit Currency	Approved	Yes
Form	Utility Services Interruption Coverage	Approved	Yes
Form	Dairy Farms - Amendatory Provisions	Approved	Yes
Form	Increased Limits on Credit Cards; Fund Transfer Cards; Forgery; Counterfeit Currency	Withdrawn	Yes
Form	Contact with Roadbed or Ground	Withdrawn	Yes
Form	Exclusion - War	Withdrawn	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Livestock in Your Care, Custody or Control	CG D1 77 07 08	07-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 CG D1 77 01 97 Previous Filing #: 1998-03-GL-678		CG D1 77 07 08.pdf
Approved	Watercraft Schedule	FL T0 06 07 08	07-2008	Endorsement/Amendment/Conditions		0.00	FL T0 06 07 08.pdf
Approved	Coverage for Physical Injury to Crops and Animals Due to Certain Crop Dusting Operations Performed by Licensed Independent Contractor by Aircraft (Limited Crop Dusting Coverage)	FL T3 09 07 08	07-2008	Endorsement/Amendment/Conditions		0.00	FL T3 09 07 08.pdf
Approved	Livestock in Your Care, Custody or Control	FL T3 20 07 08	07-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 FL T3 20 04 98 Previous Filing #: 1998-03-FR-179		FL T3 20 07 08.pdf
Approved	Exclusion - Mold	FL T3 26 07 08	07-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 FL T3 26 07 01 Previous Filing #: 2001-03-FR-210		FL T3 26 07 08.pdf
Approved	Owned Snowmobile	FL T3 29 01 08	01-2008	Endorsement/Amendment		0.00	FL T3 29 01 08.pdf

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	Schedule			ent/Condi tions		
Approved	All- Terrain Vehicle Schedule	FL T3 30 01 08	01-2008	Endorseme New nt/Amendm ent/Condi tions	0.00	FL T3 30 01 08.pdf
Approved	Equine Professional Services Endorsement	FL T3 34 03 08	03-2008	Endorseme New nt/Amendm ent/Condi tions	0.00	FL T3 34 03 08.pdf
Approved	Exclusion - Equine Activities	FL T3 35 07 08	07-2008	Endorseme New nt/Amendm ent/Condi tions	0.00	FL T3 35 07 08.pdf
Approved	Exclusion - Equine Athletic Participants	FL T3 36 07 08	07-2008	Endorseme New nt/Amendm ent/Condi tions	0.00	FL T3 36 07 08.pdf
Approved	Farm-Ranch Amendatory Endorsement	FP T0 84 07 08	07-2008	Endorseme Replaced nt/Amendm ent/Condi tions	Replaced Form #:0.00 FP T0 84 05 06 Previous Filing #: AR-PC-06- 019831	FP T0 84 07 08.pdf
Approved	Unit-Owners Coverage Schedule	FP T0 91 07 08	07-2008	Endorseme Replaced nt/Amendm ent/Condi tions	Replaced Form #:0.00 FP T0 91 10 07 Previous Filing #: 2007-10-0066	FP T0 91 07 08.pdf
Approved	Sump Overflow and Water Backup From Sewers or Drains Schedule	FP T0 93 07 08	07-2008	Endorseme New nt/Amendm ent/Condi tions	0.00	FP T0 93 07 08.pdf
Approved	Dwelling Replacement Cost Protection (Including Ordinance or Law	FP T0 95 07 08	07-2008	Endorseme New nt/Amendm ent/Condi tions	0.00	FP T0 95 07 08.pdf

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Coverage)
 Schedule

Approved	Other Farm Structures Replacement Cost Protection (Including Ordinance or Law Coverage) Schedule	FP T0 96 07 08	07-2008	Endorsement/Amendment/Conditions	New	0.00	FP T0 96 07 08.pdf
Approved	Full Building Replacement Cost	FP T3 01 07 08	07-2008	Endorsement/Amendment/Conditions	Replaced	Replaced Form #:0.00 FP T3 01 04 98 Previous Filing #: 1998-03-FR-179	FP T3 01 07 08.pdf
Approved	Agricultural Machinery Rental Reimbursement	FP T3 02 07 08	07-2008	Endorsement/Amendment/Conditions	Replaced	Replaced Form #:0.00 FP T3 02 04 98 Previous Filing #: 1998-03-FR-179	FP T3 02 07 08.pdf
Approved	Beekeepers Equipment	FP T3 04 07 08	07-2008	Endorsement/Amendment/Conditions	Replaced	Replaced Form #:0.00 FP T3 04 04 98 Previous Filing #: 1998-03-FR-179	FP T3 04 07 08.pdf
Approved	Scheduled Personal Property	FP T3 05 07 08	07-2008	Endorsement/Amendment/Conditions	Replaced	Replaced Form #:0.00 FP T3 05 04 98 Previous Filing #: 1998-03-FR-179	FP T3 05 07 08.pdf
Approved	Causes of Loss - Earthquake Form	FP T3 07 07 08	07-2008	Endorsement/Amendment/Conditions	Replaced	Replaced Form #:0.00 FP T3 07 04 08 Previous Filing #: 1998-03-FR-179	FP T3 07 07 08.pdf
Approved	Farm Unoccupancy or Vacancy Permit	FP T3 21 07 08	07-2008	Endorsement/Amendment/Conditions	Replaced	Replaced Form #:0.00 FP T3 21 04 98 Previous Filing #: 1998-03-FR-179	FP T3 21 07 08.pdf
Approved	Functional Replacement Cost	FP T3 22 07 08	07-2008	Endorsement/Amendment/Conditions	Replaced	Replaced Form #:0.00 FP T3 22 04 98 Previous Filing #:	FP T3 22 07 08.pdf

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				ons	1998-03-FR-179	
Approved	Loss Payable Provisions	FP T3 24 07 08	07-2008	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 FP T3 24 04 98 Previous Filing #: 1998-03-FR-179	FP T3 24 07 08.pdf
Approved	Agri-Plus II Property Endorsement	FP T3 38 07 08	07-2008	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 FP T3 38 04 98 Previous Filing #: 1998-03-FR-179	FP T3 38 07 08.pdf
Approved	Irrigation Equipment Coverage	FP T3 43 07 08	07-2008	Endorsement/Amendment/Conditions New	0.00	FP T3 43 07 08.pdf
Approved	Equine Property Endorsement	FP T3 44 07 08	07-2008	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 FP T3 44 01 01 Previous Filing #: 2001-03-FR-201	FP T3 44 07 08.pdf
Approved	High Value Dwelling Endorsement	FP T3 50 07 08	07-2008	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 FP T3 50 04 06 Previous Filing #: AR-PC-06-019831	FP T3 50 07 08.pdf
Approved	Identity Fraud Expense Coverage	FP T3 51 07 08	07-2008	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 FP T3 51 04 06 Previous Filing #: AR-PC-06-019831	FP T3 51 07 08.pdf
Approved	Windstorm or Hail Percentage Deductible	FP T3 57 07 08	07-2008	Endorsement/Amendment/Conditions New	0.00	FP T3 57 07 08.pdf
Approved	Unit-Owners Coverage	FP T3 59 07 08	07-2008	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 FP T3 59 10 07 Previous Filing #: 2007-10-0066	FP T3 59 07 08.pdf
Approved	Sump Overflow and Water	FP T3 60 07 08	07-2008	Endorsement/Amendment New	0.00	FP T3 60 07 08.pdf

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	Backup From Sewers or Drains (Coverages A, B, C and D Only)			ent/Conditions		
Approved	Manufactured Home Replacement Cost Endorsement	FP T3 61 07 08	07-2008	Endorsement/Amendment/Conditions	0.00	FP T3 61 07 08.pdf
Approved	Borrowed Farm Equipment Coverage	FP T3 62 07 08	07-2008	Endorsement/Amendment/Conditions	0.00	FP T3 62 07 08.pdf
Approved	Damage to Below-Ground Foundations of Buildings or Structures	FP T3 63 07 08	07-2008	Endorsement/Amendment/Conditions	0.00	FP T3 63 07 08.pdf
Approved	Farm Machinery, Vehicles and Equipment Replacement Cost	FP T3 64 07 08	07-2008	Endorsement/Amendment/Conditions	0.00	FP T3 64 07 08.pdf
Approved	Enhanced Pollutant Cleanup and Removal	FP T4 02 07 08	07-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 FP T4 02 04 98 Previous Filing #: 1998-03-FR-179	FP T4 02 07 08.pdf
Approved	Increased Special Limits On Specified Household Personal Property	FP T4 07 07 08	07-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 FP T4 07 04 98 Previous Filing #: 1998-03-FR-179	FP T4 07 07 08.pdf
Approved	Increased Special Limits On Business Property	FP T4 09 07 08	07-2008	Endorsement/Amendment/Conditions	0.00	FP T4 09 07 08.pdf

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Approved	Grain Under Government Loan	FP T4 27 07 08	07-2008	Endorsement/Amendment/Conditions	Replaced	Replaced Form #:0.00 FP T4 27 04 98 Previous Filing #: 1998-03-FR-179	FP T4 27 07 08.pdf
Approved	Coverage G - Barns, Outbuildings and Other Farm Structures - Blanket Insurance	FP T4 28 07 98	07-1998	Endorsement/Amendment/Conditions	Replaced	Replaced Form #:0.00 FP T4 28 04 98 Previous Filing #: 1998-03-FR-179	FP T4 28 07 08.pdf
Approved	Inflation Guard	FP T4 31 07 08	07-2008	Endorsement/Amendment/Conditions	Replaced	Replaced Form #:0.00 FP T4 31 04 98 Previous Filing #: 1998-03-FR-179	FP T4 31 07 08.pdf
Approved	Collision Resulting in Death of Livestock	FP T4 56 07 08	07-2008	Endorsement/Amendment/Conditions	Replaced	Replaced Form #:0.00 FP T4 56 04 98 Previous Filing #: 1998-03-FR-179	FP T4 56 07 08.pdf
Approved	Increased Limits on Credit Cards and Electronic Fund Transfer Cards or Other Access Devices; Forgery; Counterfeit Currency	FP T4 83 07 08	07-2008	Endorsement/Amendment/Conditions	Replaced	Replaced Form #:0.00 FP T4 83 04 98 Previous Filing #: 1998-03-FR-179	FP T4 83 07 08.pdf
Approved	Utility Services Interruption Coverage	FP T4 87 09 07	09-2007	Endorsement/Amendment/Conditions	New	0.00	FP T4 87 09 07.pdf
Approved	Dairy Farms - Amendatory Provisions	IL T3 41 07 08	07-2008	Endorsement/Amendment/Conditions	Replaced	Replaced Form #:0.00 IL T3 41 04 98 Previous Filing #: 1998-03-CM-312	IL T3 41 07 08.pdf
Withdrawn	Increased Limits	FP T0 83 04-1988	04-1988	Endorsement/Amendment/Conditions	Withdrawn	Replaced Form #:0.00	

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on Credit Cards; 04 88	nt/Amendm	
Fund Transfer	ent/Condi	Previous Filing #:
Cards; Forgery;	ons	1988-03-FR-022
Counterfeit		
Currency		
Withdrawn Contact with	FP T3 18 04-1998	Endorseme Withdrawn Replaced Form #:0.00
Roadbed or	04 98	nt/Amendm
Ground		ent/Condi
		ons
		Previous Filing #:
		1998-03-FR-179
Withdrawn Exclusion - War	FL T3 27 06-2002	Endorseme Withdrawn Replaced Form #:0.00
	06 02	nt/Amendm
		ent/Condi
		ons
		Previous Filing #:
		2002-03-FR-215

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIVESTOCK IN YOUR CARE, CUSTODY OR CONTROL ENDORSEMENT

This endorsement modifies insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE FORM

A. Coverage A sub-paragraph (4) of exclusion j. contained in your Commercial General Liability Coverage Form does not apply to "livestock" which are in the care, custody or control of the Named Insured or over which the Named Insured is exercising physical control.

B. The Limits of Insurance under this endorsement are:

1. \$_____ Maximum Limit Per Animal
2. \$_____ Maximum Limit Per Occurrence
3. \$_____ Aggregate Limit

C. Exclusions

In addition to the exclusions contained in the policy, this insurance does not apply to:

1. Intentional destruction of any "livestock". However, this exclusion does not apply if:
 - a. We have expressly agreed to the destruction of the "livestock"; or
 - b. A veterinarian appointed by us has given a certificate that destruction is necessary to terminate incurable suffering; or
 - c. A certificate is given by a qualified veterinarian appointed by you (other than an employee of, or someone under contract to you), that the suffering is incurable and so excessive that immediate destruction is imperative for humane reasons without waiting for a veterinarian appointed by us; provided that in all such cases we reserve the right to have a postmortem examination conducted by a veterinarian of our choice.
2. Death directly or indirectly caused by or resulting from:
 - a. Any surgical procedure, unless:
 - (1) the surgery is conducted by a qualified veterinarian other than an employee of, or someone under contract to you, and

- (2) it is certified by the veterinarian to be necessary solely because of an accident, disease or illness, and
- (3) carried out in an attempt to save the animal's life;

b. Inoculation or injection, unless:

- (1) administered by or authorized by a qualified veterinarian other than an employee of, or someone under contract to you, and
- (2) certified by the qualified veterinarian as prophylactic in nature or necessitated by accident, disease or illness;

c. Malicious or willful injury of "livestock" by you or anyone acting on your behalf;

d. Delay, deterioration, loss of use or loss of market arising from an "occurrence" covered under this endorsement.

D. Additional Conditions

The following additional conditions apply to coverage under this endorsement.

1. You agree that each animal in your care, custody or control is in sound health and free from any illness, disease, lameness, injury or physical disability, except as stated in writing by the owner of the "livestock".
2. You agree that "livestock" in your care, custody or control will not be used for any purpose not intended by its owner. Any breach of this condition will release us from all liability under this endorsement.
3. You agree that:
 - a. you will provide proper care and attention for all "livestock" in your care, custody or control;
 - b. you will immediately, at your own expense, employ a qualified veterinarian to render necessary professional treatment in the event of any illness, disease, lameness, injury, accident or physical disability of, or to, any "livestock" while in your care, custody or control;

- c. you will immediately, at your own expense, arrange for a postmortem examination to be made by a qualified veterinarian in the event of death of any "livestock" in your care, custody or control.
- 4. This insurance is excess over any other insurance available to you, or that would be available in the absence of this insurance.

E. Limits of Insurance

- 1. The Maximum Limit Per Animal stated in this endorsement is the most we will pay as the result of loss to any one animal.
- 2. The Maximum Limit Per Occurrence stated in this endorsement is the most we will pay for all damages, regardless of the number of animals involved, as the result of any one "occurrence".
- 3. The Aggregate Limit shown in this endorsement is the most we will pay for all damages in each annual period.
- 4. Any change in the number of animals covered under this endorsement will not change the Aggregate Limit of insurance afforded by this endorsement.

F. Additional Definitions

With respect to the coverage provided under this endorsement, "livestock" means cattle and horses.

All terms and conditions of the policy not in conflict with the terms and conditions of this endorsement remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATERCRAFT SCHEDULE

This endorsement modifies insurance provided under the following:

SCHEDULE*

- (A) Watercraft powered by an outboard engine or motor or combination of outboard engines or motors of more than 25 total horsepower; or other watercraft, if with inboard or inboard-outdrive engines or motor power.

	Outboard Engine(s) or Motor(s)	Inboard or Inboard – Outdrive Watercraft
Description		
Horsepower		
Length of Watercraft		
Outboard Engine or Motor Owner (if not you)		
Navigation Period: (each year)	from	to

- (B) Sailing vessel, 26 feet or more in overall length, with or without auxiliary power:

Description:		
Horsepower		
Length of Watercraft		
Navigation Period: (each year)	from	to

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

COVERAGE FOR PHYSICAL INJURY TO CROPS AND ANIMALS DUE TO CERTAIN CROP DUSTING OPERATIONS PERFORMED BY LICENSED INDEPENDENT CONTRACTOR BY AIRCRAFT (LIMITED CROP DUSTING COVERAGE)

This endorsement modifies insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE FORM

SCHEDULE*

(A) COST
\$

Rate Per \$1,000 of Cost

(B) The earned premium for this coverage

- is
 is not

subject to the Audit provisions of paragraph 5. **Premium Audit** in Section IV – **Commercial General Liability Conditions** of the Commercial General Liability Coverage Form.

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

LIMITED CROP DUSTING COVERAGE is added to the Commercial General Liability Coverage Form as described and limited below.

A. Insuring Agreement

1. We will pay those sums that the "insured" becomes legally obligated to pay as damages for physical injury to crops or animals, if:
 - a. The injury is caused by or results from a substance released from an aircraft while used in crop dusting, seeding, spraying or fertilizing operations performed for you by an independent contractor; and
 - b. The operations are consistent with normal and usual agricultural practice.

This coverage applies only to physical injury that occurs during the policy period. The physical injury must be caused by an "occurrence".

The term physical injury does not include any direct or consequential damages such as loss, at any time, of market for crops or animals, or loss of use of soil or animals.

2. We will have the right and duty to defend any "suit" seeking damages for covered physical injury. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:
 - a. The amount we will pay for damages is limited as described below in paragraph **C. Aggregate Limit of Insurance for Limited Crop Dusting Coverage**; and

- b. Our right and duty to defend end when we have used up the applicable Aggregate Limit of Insurance in the payment of judgments or settlements under LIMITED CROP DUSTING COVERAGE.

As used in this endorsement the term "suit" means a civil proceeding in which damages because of physical injury to which this insurance applies are alleged. "Suit" includes:

- a. An arbitration proceeding in which such damages are claimed and to which you must submit or do submit with our consent; or
- b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which you submit with our consent.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under **Supplementary Payments** described in Coverage **A** and **B** in the Commercial General Liability Coverage Form.

- B. Exclusions.** The following exclusions are added to the Commercial General Liability Coverage Form.

LIMITED CROP DUSTING COVERAGE does not apply to:

1. Physical injury to crops or animals arising out of operations which:
 - a. Are performed by an unlicensed or improperly licensed contractor; or
 - b. Are performed at a time or place prohibited by a federal, state or local authority; or
 - c. Involve the use of a substance prohibited by a federal, state or local authority.
2. "Occurrences" in which the aircraft is:
 - a. Operated by;
 - b. Owned by; or
 - c. Rented, leased or loaned to; you, any other "insured" or an employee of any "insured".
3. Physical injury to crops or animals expected or intended from the standpoint of the "insured".
4. Physical injury to crops or animals caused by crash of the aircraft or by fire or spillage or leakage of fuel following a crash.

5. Any loss, cost or expense:
 - a. Arising out of any request, demand or order that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of "pollutants"; or
 - b. Arising out of any claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the effects of "pollutants".
6. Physical injury to crops or animals for which the "insured" is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:
 - a. Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or physical injury occurs subsequent to the execution of the contract or agreement; or
 - b. That the "insured" would have in the absence of the contract or agreement.
7. With respect to LIMITED CROP DUSTING COVERAGE, subparagraph f. of the "insured contract" definition in the Commercial General Liability Coverage Form is deleted and replaced by the following:
 - f. That part of a contract or agreement pertaining to your "farming" operations (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another to pay a third person or organization for physical injury to crops or animals. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.
8. Physical injury to crops or animals you own, rent or borrow.

C. AGGREGATE LIMIT OF INSURANCE for LIMITED CROP DUSTING COVERAGE:

\$25,000. Section III – **Limits of Insurance** is amended by adding the following:

1. Our total liability for **LIMITED CROP DUSTING COVERAGE** is \$25,000 unless a different Aggregate Limit of Insurance for **LIMITED CROP DUSTING COVERAGE** is stated in the Declarations. The stated Aggregate Limit of Insurance is the most we

will pay for the applicable period of time as described below, regardless of the number of:

- a. "Occurrences";
- b. "Insureds";
- c. Claims made or "suits" brought; or
- d. Persons or organizations making claims or bringing "suits".

The stated Aggregate Limit of Insurance applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Aggregate Limit of Insurance.

- D. **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS** of the Commercial General Liability Coverage Form applies to **LIMITED CROP DUSTING COVERAGE**.
- E. Words and phrases that appear in quotation marks in this endorsement have meaning as defined in **SECTION V - DEFINITIONS** of the Commercial General Liability Coverage Form, unless otherwise defined in this endorsement.

LIVESTOCK IN YOUR CARE, CUSTODY OR CONTROL ENDORSEMENT

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

- A.** Coverage **H** sub-paragraph **(5)** of exclusion **r. Damage to Property** contained in your Farm Liability Coverage Form does not apply to "livestock" which are in the care, custody or control of the Named Insured or over which the Named Insured is exercising physical control.
- B.** The Limits of Insurance under this endorsement are:
1. \$_____ Maximum Limit Per Animal
 2. \$_____ Maximum Limit Per Occurrence
 3. \$_____ Aggregate Limit
- C. Exclusions**

In addition to the exclusions contained in the policy, this insurance does not apply to:

1. Intentional destruction of any "livestock". However, this exclusion does not apply if:
 - a. We have expressly agreed to the destruction of the "livestock"; or
 - b. A veterinarian appointed by us has given a certificate that destruction is necessary to terminate incurable suffering; or
 - c. A certificate is given by a qualified veterinarian appointed by you (other than an employee of, or someone under contract to you), that the suffering is incurable and so excessive that immediate destruction is imperative for humane reasons without waiting for a veterinarian appointed by us; provided that in all such cases we reserve the right to have a postmortem examination conducted by a veterinarian of our choice.
2. Death directly or indirectly caused by or resulting from:
 - a. Any surgical procedure, unless:
 - (1) the surgery is conducted by a qualified veterinarian other than an employee of, or someone under contract to you, and

- (2) it is certified by the veterinarian to be necessary solely because of an accident, disease or illness, and
 - (3) carried out in an attempt to save the animal's life;
- b.** Inoculation or injection, unless:
- (1) administered by or authorized by a qualified veterinarian other than an employee of, or someone under contract to you, and
 - (2) certified by the qualified veterinarian as prophylactic in nature or necessitated by accident, disease or illness;
- c.** Malicious or willful injury of "livestock" by you or anyone acting on your behalf;
- d.** Delay deterioration, loss of use or loss of market arising from an "occurrence" covered under this endorsement.

D. Additional Conditions

The following additional conditions apply to coverage under this endorsement.

1. You agree that each animal in your care, custody or control is in sound health and free from any illness, disease, lameness, injury or physical disability, except as stated in writing by the owner of the "livestock".
2. You agree that "livestock" in your care, custody or control will not be used for any purpose not intended by its owner. Any breach of this condition will release us from all liability under this endorsement.
3. You agree that:
 - a. you will provide proper care and attention for all "livestock" in your care, custody or control;
 - b. you will immediately, at your own expense, employ a qualified veterinarian to render necessary professional treatment in the event of any illness, disease, lameness, injury, accident or physical disability of, or to, any "livestock" while in your care, custody or control;

c. you will immediately, at your own expense, arrange for a postmortem examination to be made by a qualified veterinarian in the event of death of any "livestock" in your care, custody or control.

4. This insurance is excess over any other insurance available to you, or that would be available in the absence of this insurance.

E. Limits of Insurance

1. The Maximum Limit Per Animal stated in this endorsement is the most we will pay as the result of loss to any one animal.

2. The Maximum Limit Per Occurrence stated in this endorsement is the most we will pay for all damages, regardless of the number of animals involved, as the result of any one "occurrence".

3. The Aggregate Limit shown in this endorsement is the most we will pay for all damages in each annual period.

4. Any change in the number of animals covered under this endorsement will not change the Aggregate Limit of insurance afforded by this endorsement.

F. Additional Definitions

With respect to the coverage provided under this endorsement, "livestock" means cattle and horses.

All terms and conditions of the policy not in conflict with the terms and conditions of this endorsement remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – MOLD

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

PROVISIONS

- A.** This insurance does not apply to:
- 1.** “Bodily injury”, “property damage”, “personal injury” or “advertising injury” arising out of the actual, alleged or threatened presence of mold at any premises, site or location on which any “insured” or any contractors or sub-contractors working directly or indirectly on any “insured’s” behalf are or were performing operations if the operations are or were to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize or in any way respond to, or assess the effects of mold. This includes:
 - (a)** Any supervision, instructions, recommendations, warnings or advice given or which should have been given in connection with the operations described above; and
 - (b)** Any obligation to share damages with or repay someone else who must pay damages because of such injury or damage.
 - 2.** Any loss, cost or expense arising out of any:
 - (a)** Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of mold; or
 - (b)** Claim or “suit” by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of mold.
- B.** As used in this exclusion, the term “mold” includes but is not limited to fungi, mold, mildew, or their spores, mycotoxins, volatile organic compounds (scents) or by-products.

POLICY NUMBER:
DATE:

FARM
ISSUE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT
CAREFULLY.

OWNED SNOWMOBILE SCHEDULE

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM
PERSONAL LIABILITY ENDORSEMENT

SCHEDULE*

Make Or Model

Serial Or Motor Number

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

POLICY NUMBER:
DATE:

FARM
ISSUE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT
CAREFULLY.

ALL – TERRAIN VEHICLE SCHEDULE

This endorsement modifies insurance provided under the following:
FARM LIABILITY COVERAGE FORM
PERSONAL LIABILITY ENDORSEMENT

SCHEDULE*

- | | | |
|---------------|-------|------------------------|
| 1. Year | Make | |
| | Model | |
| Serial Number | | Description Of Vehicle |
| 2. Year | Make | |
| | Model | |
| Serial Number | | Description Of Vehicle |
| 3. Year | Make | |
| | Model | |
| Serial Number | | Description Of Vehicle |

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EQUINE PROFESSIONAL SERVICES ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A.** The following is added to paragraph **1.a.** of Coverage **A** under Section **I – COVERAGES**:
- "Bodily injury" or "property damage" arising out of an insured's rendering of or failure to render professional services as the owner or operator of an equestrian or stable facility shall be deemed to be caused by an "occurrence".
- For the purposes of determining the limits of insurance provided by this endorsement, any act or omission together with all related acts or omissions in the rendering of these services for any one client will be considered one "occurrence".
- "Property damage" to horses will be subject to a limit of \$150,000 per animal and a \$250,000 annual aggregate limit.
- B.** Only with respect to such professional services, exclusions **g.**, **h.**, **j.(3)**, **(4)**, **(5)**, **(6)**, **k.** and **l.** of Coverage **A** do not apply to "property damage" to:
1. horses that you do not own; or
 2. tack equipment, including but not limited to saddles, harnesses and bridles, that you do not own or that is not in your possession for sales purposes.
- C.** Only with respect to such professional services, subparagraph **(1)** of Coverage **A** exclusion **j.** **Damage to Property** is replaced by the following:
- (1)** Property you rent or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – EQUINE ACTIVITIES

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to "bodily injury", "property damage", "personal injury" or "advertising injury" arising out of any of the following activities, including any supervision, instructions, recommendations or advice given or which should have been given in connection therewith:

1. Pack trips, outfitting, or guided trail rides;
2. Horse rental or leasing;
3. Wagon, hay, sleigh, cart, carriage or buggy rides;
4. Pony rides;
5. Petting zoos; or
6. Cattle drives or roundups.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – EQUINE ATHLETIC PARTICIPANTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to "bodily injury" to any person while practicing for or participating in any sports or athletic contest or exhibition, listed below, that you sponsor:

1. Rodeo and rodeo-type events including, but not limited to, barrel racing, pole bending, bronco or bull riding, bulldogging, penning, roping, steer wrestling, bareback, calf scrambling or clowns;
2. Steeplechasing or horseracing of any type, whether on the flat or over jumps;
3. Gymkhana;
4. Polo matches or polo practices;
5. Hunts;
6. Vaults;
7. Hurdling; or
8. Jousting

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FARM-RANCH AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under the following:

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

CAUSES OF LOSS FORM – FARM PROPERTY

A. The COVERAGE E - SCHEDULED FARM PERSONAL PROPERTY coverage extensions are revised as follows:

1. Replacement Machinery, Vehicles And Equipment Newly Purchased.

- a. The amount we will pay for newly purchased replacement machinery, vehicles and equipment is increased to \$100,000 from \$75,000 and;
- b. Coverage will end 60 days after the date of purchase rather than 30 days.

2. Additional Machinery, Vehicles And Equipment Newly Purchased

Coverage will end 60 days after acquisition rather than 30 days.

3. Deductible Removed for Cab Glass in Machinery and Equipment

The following is added to paragraph **E. Deductibles** in the Farm Property - Other Farm Provisions Form - Additional Coverages, Conditions, Definitions.

No deductible applies to cab glass in machinery and equipment covered under Coverage E - Scheduled Farm Personal Property.

B. SECTION II - COVERAGE EXTENSIONS
Applicable to Coverages **A DWELLINGS** and **C HOUSEHOLD PERSONAL PROPERTY**.

1. Trees, Shrubs, Plants And Lawns

The maximum amount we will pay for any one damaged or destroyed tree, shrub, plant or lawn is increased to \$2,000 from \$500.

C. Special Limits of Insurance under COVERAGE C - HOUSEHOLD PERSONAL PROPERTY.

1. The Special Limits of Insurance under Coverage **C** are increased as follows:

- a. \$3,000 on gold other than goldware, "money", platinum other than platinumware and silver other than silverware;

- b. \$5,000 on letters of credit, manuscripts, passports and "securities";
- c. \$3,000 on watercraft, including their equipment, furnishings, outboard engines or motors, and trailers;
- d. \$3,000 on trailers not used with watercraft nor for farming operations;
- e. \$10,000 on "business property" on the "insured location";
- f. \$2,500 on "business property" off the "insured location". However, this limit does not apply to loss adaptable electronic apparatus as described in Special Limits **h.** and **i.** below;
- g. In the event of loss by theft:
 - (1) \$5,000 on furs, jewelry, precious and semiprecious stones, and watches;
 - (2) \$10,000 on goldware, goldplated ware, silverware, silverplated ware, platinumware, plantinumplated ware and pewterware; this property includes platedware, flatware, hollowware, tea sets, trays, trophies and the like; also other utilitarian items made of or containing silver, gold, platinum or pewter; and
 - (3) \$7,500 on firearms and related equipment;
- h. \$3,000 on electronic apparatus and accessories, while in or upon a motor vehicle or other motorized land conveyance, but only if the electronic 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; and

- i. \$3,000 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.

D. SECTION II - COVERAGE EXTENSIONS
applicable to **COVERAGE G - BARNs,**
OUTBUILDINGS AND OTHER FARM
STRUCTURES.

1. New Construction

The limit we will pay for direct physical loss of or damage to new, permanent farm structures at the "insured location" including materials and supplies for use in their construction is increased to \$250,000 from \$100,000.

E. SECTION III – ADDITIONAL COVERAGES
paragraph **D. Grave Markers** is replaced by the following:

D. Grave Markers

We will pay up to \$7,500 for grave markers, including mausoleums, on or away from the "insured location" for loss caused by a Basic or Broad Covered Cause of Loss.

In the event of loss or damage to grave markers, we will settle at actual cash value as of the time of loss.

Payment under this Additional Coverage will be subject to, not in addition to, the Limit of Insurance applying to the lost or damaged Covered Property.

- F. When Special Causes of Loss is shown in the Declarations, paragraph **D.1.e.** in the Causes of Loss Form – Farm Property is replaced by the following:

- e. Rain, snow, sleet, sand or dust, whether driven by wind or not, to the interior of any building or structure or the property inside a building or structure, unless the building or structure first sustains wind or hail damage to its roof or walls through which the rain, snow, sleet, sand or dust enters. This limitation does not apply to Coverage A – Dwellings or Coverage B – Other Private Structures;

POLICY NUMBER:

FARM
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNIT-OWNERS COVERAGE SCHEDULE

This endorsement modifies insurance provided under the following:
FARM COVERAGE PART

SCHEDULE*

Location and Building Number	Coverage A Limit(s) of Insurance	Coverage C Limit(s) of Insurance	Coverage D Limit(s) of Insurance	Loss Assessment Limit(s) of Insurance Property	Loss Assessment Limit(s) of Insurance Liability	Covered Causes of Loss Basic, Broad or Special

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

POLICY NUMBER:

FARM
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**SUMP OVERFLOW AND WATER BACKUP FROM
SEWERS OR DRAINS SCHEDULE
(COVERAGES A, B, C AND D ONLY)**

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL
PROPERTY COVERAGE FORM
CAUSES OF LOSS FORM – FARM PROPERTY

SCHEDULE*

Location Number:	Building Number:	Limit of Insurance
		\$
		\$
		\$
		\$
		\$

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DWELLING AND FARM BUILDING REPLACEMENT COST PROTECTION (INCLUDING ORDINANCE OR LAW COVERAGE) – DWELLING SCHEDULE

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL PROPERTY COVERAGE FORM

SCHEDULE*

(1) "Insured Location" Number	(2) Building Number	(3) Amount of Coverage (in 000s) (See Sections B.2. and B.3. and Sections C. and D. of Endorsement FP 04 04.)
* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.		

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DWELLING AND FARM BUILDING REPLACEMENT COST PROTECTION (INCLUDING ORDINANCE OR LAW COVERAGE) – OTHER FARM STRUCTURES SCHEDULE

This endorsement modifies insurance provided under the following:

FARM PROPERTY – BARNs, OUTBUILDINGS AND OTHER FARM STRUCTURES COVERAGE FORM

SCHEDULE*

(1) "Insured Location" No.	(2) Building Number	(3) Amount of Coverage (in 000s) (See Sections B.2. and B.3. and Sections C. and D. of Endorsement FP 04 04.)
<small>* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.</small>		

POLICY NUMBER:

FARM
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FULL BUILDING REPLACEMENT COST

This insurance modifies insurance provided under the following:

FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD
PERSONAL PROPERTY COVERAGE FORM
FARM PROPERTY – BARNs, OUTBUILDINGS AND OTHER FARM STRUCTURES COVERAGE FORM

A. SCHEDULE

1. Location Number Building Number

B. PROVISIONS

The provisions of this endorsement only apply to the structures stated in the above Schedule. **The Newly Acquired or Constructed Property Coverage Extension** does not apply.

1. Loss Conditions – Valuation

The Loss Condition, Valuation Section is deleted and the following substituted:

- a. The basis for loss settlement will be Replacement Cost (without deduction for depreciation and regardless of the Limit of Insurance shown in the Declarations).
- b. You may make a claim for loss or damage covered by this insurance on an actual cash value basis (subject to the Limit of Insurance shown on the Farm Property Coverage Part Declarations) instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim for the additional coverage this endorsement provides if you notify us of your intent to do so within 180 days after the loss or damage.
- c. We will not pay on a replacement cost basis for any loss or damage:
 - (1) Until the lost or damaged property is actually repaired or replaced; and

(2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

d. We will not pay more for loss or damage on a replacement cost basis than the least of:

- (1) The cost to replace the lost or damaged property with other property;
 - (a) Of comparable design, material and quality and for like use; and
 - (b) Used for the same purpose; or
- (2) The amount you actually spend that is necessary to repair or replace the lost or damaged property.

If the structure is rebuilt at a new premises, the cost described in paragraph **B.1.d.** is limited to the cost that would have been incurred if the structure had been rebuilt at the original premises.

2. REPORTING PROVISIONS

You agree to report to us, within 90 days of the start of construction or acquisition, the full replacement cost of:

- a. Additions to or alterations of the above structures;
- b. Personal property owned by you to maintain or service the above structure or premises; and

FARM

- c. Permanently installed fixtures, machinery and equipment.

If you do not do so and the total replacement cost of such unreported items is more than \$5,000, any loss occurring thereafter will be adjusted with a penalty equal to the percentage that the total replacement cost of the replacement cost of the unreported items bears to the total replacement cost of the structure at the time of loss.

3. PREMIUM PROVISION

We will adjust the Limits of Insurance for the structures indicated in the above Schedule (and the corresponding premiums) annually to reflect any increase in construction cost reported to us by a recognized appraisal company.

POLICY NUMBER:

FARM
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AGRICULTURAL MACHINERY RENTAL REIMBURSEMENT

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM PERSONAL PROPERTY COVERGAE FORM
FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES,
CONDITIONS, DEFINITIONS

SCHEDULE

Description of Machine	Daily Limit	Limit of Insurance
-------------------------------	--------------------	---------------------------

Premium for this endorsement \$

A. COVERAGE

1. We will pay expenses for rental of substitute machinery replacing any machines listed above. The machine must suffer a direct loss and we will pay you reasonable expenses up to the daily Limit of Insurance you have chosen. This additional coverage will:
 - a. commence 24 hours after you have notified us of a direct loss to a machine listed above.
 - b. End 30 days after notification of loss or when your machine has been replaced or restored to service.
 - c. not be subject to policy deductible.
2. Covered Causes of Loss. The covered causes of loss for the coverage provided under this endorsement are those applicable to the "Insured's" Farm Personal Property as indicated in the Declarations. If two or more causes of loss entries appear in the Declara-

tions for covered Farm Personal Property, the broadest causes of loss category will apply to the coverage provided under this endorsement.

If coverage is provided by the Mobile Agricultural Machinery and Equipment Coverage Form, then special causes of loss will apply.

3. Condition **B.8. Other Insurance and Service Agreement** under FARM PROPERTY – OTHER FARM PRO-VISIONS FORM – ADDITIONAL COVER-AGES, CONDITIONS, DEFINITIONS does not apply to the coverage provided under this endorsement.

Condition **E. 6. Other Insurance and Service Agreement** under Farm Inland Marine Conditions in the Mobile Agricultural Machinery and Equipment Coverage Form does not apply to the coverage provided under this endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BEEKEEPERS EQUIPMENT ENDORSEMENT

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM

A. The following is added to paragraph A.1.

Covered Property under **Coverage E - Scheduled Farm Personal Property**:

Beekeeping equipment, including but not limited to the following: wooden hive boxes; honey extractors; supers; frames; holding tanks, jars and containers; clothing and special equipment worn while working with bees and miscellaneous tools.

B. **Property Not Covered**

Covered Property does not include:

1. beekeeping equipment while in transit by a common contract carrier; and
2. honey, meaning the sweet fluid produced by bees, in whatever form, during the "insured's" production cycle.

C. **Covered Causes of Loss**

The covered causes of loss for the coverage provided by this endorsement are those applicable to the "insured's" Farm Personal Property as indicated in the Declarations.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULED PERSONAL PROPERTY

This endorsement modifies insurance provided under the following:

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

SCHEDULE A*

Kind Of Personal Property	Limit Of Insurance
(A) Jewelry, as listed in Schedule B attached	\$
(B) "Furs", as listed in Schedule B attached	\$
(C) "Cameras", as listed in Schedule B attached	\$
(D) "Musical Instruments", as listed in Schedule B attached	\$
(E) Silverware, silverplated ware, goldware, goldplated ware, platinum, platinumplated ware and pewterware, but not pens, pencils, flasks, smokers' articles or jewelry	\$
(F) "Golfers' equipment"	\$
(G)(1) Fine Arts, as listed in Schedule B . The premium for fine arts is subject to recalculation if the property covered is located elsewhere than at the following addresses: At: At:	\$
(G)(2) If any article in Schedule B is marked with a double asterisk (**), the Fine Arts Exclusion in Paragraph 3.b.(5)(b) below is deleted.	\$
(H) Firearms	\$
(I) "Rare and current coins"	\$
(J) Contact lenses	\$
(K) Bicycles	\$
(L) Pedigree Dogs	\$
(M) Other	\$
* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.	

1. Certain kinds of Property Covered under Coverage **C** – Household Personal Property in the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form are subject to Special Limits of Insurance as shown in Schedule **A** of this form and Schedule **B** of form **FP T3 06**.

2. Coverage Extensions

a. "Cameras" And "Musical Instruments"

If, during the policy period, you acquire "cameras" or "musical instruments" of a type already covered under this endorsement, we will cover this property for up to 30 days. The most we will pay for loss of or damage to such property is the lesser of:

- (1) 25% of the total Limit of Insurance shown in the Schedules for that type of property; or
- (2) \$10,000.

You must report such property to us within 30 days of the date of acquisition and pay any additional premium due. If you do not report such property, coverage will automatically end 30 days after the date of acquisition.

b. Fine Arts

If Limits of Insurance are shown in the Schedules for fine arts, objects of art that you acquire during the policy period will be Covered Property to the extent of their actual cash value. The most we will pay for loss of or damage to such property is 25% of the Limit of Insurance shown in the Schedule for fine arts.

You will report such property to us within 90 days of the date of acquisition and will pay any additional premium due. If you do not report such property, coverage will automatically end 90 days after the date of acquisition.

3. Causes Of Loss And Exclusions

With respect to the property for which Limits of Insurance are shown in the Schedules, the Causes of Loss shown in the Declarations as applying to Coverage **C** – Household Personal Property and Section **E**. Exclusions of the Causes Of Loss Form – Farm Property are deleted and replaced by the following:

a. Covered Causes Of Loss

Covered Causes of Loss means Risks Of Direct Physical Loss unless the loss is excluded in Paragraph **b.**, **Exclusions**, below.

b. Exclusions

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

- (1) Wear and tear, gradual deterioration or inherent vice.
- (2) Insects or vermin.
- (3) War, including the following and any consequence of any of the following:
 - (a) Undeclared war, civil war, insurrection, rebellion or revolution;
 - (b) Warlike act by a military force or military personnel; or
 - (c) Destruction, seizure or use for a military purpose.

Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

- (4) Nuclear Hazard, to the extent set forth in the following Nuclear Hazard Clause:

NUCLEAR HAZARD CLAUSE

- (a) Nuclear Hazard means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.
 - (b) Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion, or smoke.
 - (c) The insurance afforded under this endorsement does not apply to loss caused directly or indirectly by nuclear hazard, except that direct loss by fire resulting from the nuclear hazard is covered.
- (5) If fine arts are covered:
 - (a) Damage caused by any repairing, restoration or retouching process;
 - (b) Breakage of art glass windows, glassware, statuary, marble, bric-a-brac, porcelains and similar fragile articles. But we will pay for loss by breakage caused by:
 - (i) Fire or lightning;
 - (ii) Explosion, aircraft or collision;
 - (iii) Windstorm, earthquake or flood;

- (iv) Vandalism or theft; or
- (v) Derailment or overturn of a conveyance; and
- (c) Any cause whatever to property on exhibition at fairgrounds or premises of national or international expositions, unless the premises are covered by this policy.
- (6) If collections of "postage stamps" or "rare and current coins" are covered:
 - (a) Fading, creasing, denting, scratching, tearing or thinning;
 - (b) Transfer of colors, inherent defect, dampness, extremes of temperature, or depreciation;
 - (c) Any damage from being handled or worked on;
 - (d) Disappearance of individual stamps, coins or other articles unless the item is:
 - (i) Described and scheduled with a specific Limit of Insurance; or
 - (ii) Mounted in a volume and the page it is attached to is also lost;
 - (e) Any cause whatever, to property in the custody of transportation companies;
 - (f) Shipments by mail other than registered mail;
 - (g) Theft from any unattended automobile unless the stamps or coins are being shipped as registered mail; or
 - (h) Any cause whatever, to property not part of a stamp or coin collection.
- (7) Any cause to golf balls, except for:
 - (a) Fire; and
 - (b) Burglary, but only if there are visible marks of forcible entry into the building, room or locker in which they were contained at the time of loss.

4. Deductible

No deductible applies to the coverage afforded under this endorsement.

5. Additional Conditions

The following Conditions applicable to the insurance afforded under this endorsement are added to Paragraph **B**. Coverage **C** Conditions in the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form:

LOSS CONDITIONS

a. Reinstatement Of Limit After Loss

The Limit of Insurance will not be reduced by the payment of any claim, except for total loss of a scheduled item, in which event we will refund the unearned premium on that item.

b. Valuation

(1) Fine Arts

For each scheduled article we will pay the amount shown as the agreed upon value of that article.

In case of loss to a pair or set, we will pay you the full value of the set as shown in the Schedule and you will surrender the remaining article or articles of the set to us.

(2) Parts

In case of loss to any part of Covered Property consisting of several parts when complete, we will pay only the value of the destroyed or damaged part.

(3) "Postage Stamps" Or "Rare And Current Coin" Collections

In case of loss to any scheduled item, the amount to be paid will be determined in accordance with Paragraph **5.b.(4)** below.

When coins or stamps are covered on a blanket basis, we will pay the cash market value as of time of loss but not more than \$1,000 on any unscheduled coin collection nor more than \$250 for any one stamp, coin or individual article or any one pair, strip, block, series sheet, cover, frame or card.

We will not pay a greater proportion of any loss on blanket property than the amount insured on blanket property bears to the cash market value as of time of loss.

(4) Other Property

The value of property will be the least of the following amounts:

- (a)** The actual cash value of the property;
- (b)** The cost of reasonably restoring the property to its condition immediately before loss; or
- (c)** The cost of replacing the property with substantially identical property.

In the event of loss, the value of property will be determined as of the time of loss.

GENERAL CONDITIONS

a. Coverage Territory

We cover property wherever located. However, Fine Arts are covered only within the United States and Canada.

b. Packing Of Fine Arts

You agree that the Covered Property will be handled by competent packers.

6. Additional Definitions

The following Definitions apply with respect to coverage granted under this endorsement in addition to the Definitions in Paragraph **C.** of the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions:

- a.** "Cameras" means cameras, projection machines, films, and related equipment.

- b.** "Furs" means furs and garments trimmed with fur or consisting principally of furs.
- c.** "Golfers' equipment" includes your other clothing while contained in a locker when you are playing golf.
- d.** "Musical instruments" means musical instruments and related equipment.
- e.** "Postage stamps" includes the following owned by or in the care, custody or control of the "insured":
 - (1)** Due, envelope, official, revenue, match and medicine stamps;
 - (2)** Covers, locals, reprints, essays, proofs and other philatelic property; and
 - (3)** Books, pages and mountings of items in **(1)** and **(2)** above.
- f.** "Rare and Current Coins" includes the following owned by or in the care, custody or control of the "insured":
 - (1)** Medals, paper money, bank notes;
 - (2)** Tokens of money and other numismatic property; and
 - (3)** Coin albums, containers, frames, cards and display cabinets in use with coin collections.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAUSES OF LOSS – EARTHQUAKE FORM

This endorsement modifies insurance provided under the following:

FARM PROPERTY – BARNs, OUTBUILDINGS AND OTHER FARM STRUCTURES COVERAGE FORM
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

A. Covered Causes Of Loss

When Earthquake is shown in the Declarations, Covered Causes of Loss means the following:

1. Earthquake.
2. Volcanic Eruption, meaning the eruption, explosion or effusion of a volcano.

All Earthquake shocks or Volcanic Eruptions that occur within any 168-hour period will constitute a single Earthquake or Volcanic Eruption. The expiration of this policy will not reduce the 168-hour period.

B. Exclusions

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Ordinance Or Law

The enforcement of any ordinance or law:

- (1) Regulating the construction, use or repair of any property; or
- (2) Requiring the tearing down of any property, including the cost of removing its debris.

This exclusion, Ordinance Or Law, applies whether the loss results from:

- (1) An ordinance or law that is enforced even if the property has not been damaged; or
- (2) The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a physical loss to that property.

b. Governmental Action

Seizure or destruction of property by order of governmental authority.

c. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

d. War And Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

Exclusions **B.1.a.** through **B.1.d.** apply whether or not the loss event results in widespread damage or effects a substantial area.

2. We will not pay for loss or damage caused by or resulting from:
 - a. Artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires.
 - b. Fire, explosion (other than volcanic explosion), landslide, mine subsidence, tidal wave, flood, mudslide or mudflow, even if attributable to an Earthquake or Volcanic Eruption.
 - c. Any Earthquake or Volcanic Eruption that begins before the inception of this insurance.

- d. The failure of power or other utility service supplied to the "insured location", however caused, if the failure occurs away from the "insured location". Failure includes lack of sufficient capacity and reduction in supply.

But if the failure of power or other utility service results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

C. Limitation

We will not pay for loss of or damage to exterior masonry veneer (except stucco) on wood frame walls caused by or resulting from Earthquake or Volcanic Eruption. The value of such veneer will not be included in the value of Covered Property or the amount of loss when applying:

- 1. The Deductible applicable to this form; or
- 2. The Coinsurance Loss Condition applicable to Coverage **F** in the Farm Property – Farm Personal Property Coverage Form.

This limitation does not apply if:

- 1. The premises description in the Declarations specifically states "Including Masonry Veneer"; or
- 2. Less than 10% of the total outside wall area is faced with masonry veneer (excluding stucco).

D. Deductible

We will subtract a sum from the amount of loss, damage or expense in any one occurrence.

- 1. The sum we subtract from each separate item will be a percentage of its value. The applicable percentage is shown in the Declarations.
- 2. This Deductible applies separately to the following:
 - a. Each building or structure;
 - b. Personal property in each building or structure; and
 - c. Personal property in each yard.

LOC.	BLDG.	EARTHQUAKE
NO.	NO.	DEDUCTIBLE
		PERCENTAGE

POLICY NUMBER:

FARM
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FARM UNOCCUPANCY AND VACANCY PERMIT

This endorsement modifies insurance provided under the following:

FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES, CONDITIONS, DEFINITIONS

		SCHEDULE		PERMIT PERIOD	
		EXCEPTED CAUSES OF LOSS			
Loc. No.	Bldg. No.	Vandalism	Theft	From	To

A. The Farm Property Loss Conditions **paragraph B.11.**, Unoccupancy and Vacancy, does not apply to direct physical loss or damage:

1. At the locations; and
2. During the Permit Period;

shown in the Schedule or in the Declarations.

B. This Permit does not apply to the Excepted Causes of Loss indicated in the Declarations or by an "X" in the Schedule.

POLICY NUMBER:

FARM
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FUNCTIONAL REPLACEMENT COST

This endorsement modifies insurance provided under the following:

FARM PROPERTY COVERAGE FORM

SCHEDULE

Loc. No.	Bldg. No.	Description	Functional Replacement Cost	Limit of Insurance
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- A. We will pay up to the limit of insurance shown in the schedule but no more than the proportion that the limit of insurance bears to the Functional Replacement Cost. Functional Replacement Cost means the cost to replace the property with similar property intended to perform the same function when replacement with identical property is impossible or unnecessary.
- B. Functional Replacement Cost does not apply to the following even when attached to a building:
 - 1. Awnings or floor coverings;
 - 2. Appliances for refrigerating, ventilating, cooking, dishwashing or laundering; or
 - 3. Outdoor equipment or furniture.
- C. We will not pay on a Functional Replacement Cost basis for any loss or damage:
 - 1. Until the lost or damaged property is actually repaired or replaced; and

- 2. Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.
- D. We will not pay more for loss or damage on a Functional Replacement Cost basis than the least of:
 - 1. The Limit of Insurance applicable to the lost or damaged property;
 - 2. The cost to replace the lost or damaged property with other property used for the same purpose; or
 - 3. The amount you actually spend that is necessary to repair or replace the lost or damaged property.

If the property is rebuilt at a new premises , the cost described in this paragraph D. is limited to the cost that would have been incurred if the property had been rebuilt at the original premises.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS PAYABLE PROVISIONS

This endorsement modifies insurance provided under the following:

FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES, CONDITIONS, DEFINITIONS
MOBILE AGRICULTURAL MACHINERY AND EQUIPMENT COVERAGE FORM

See Schedule **FP T3 25**.

The following is added to the LOSS PAYMENT Loss Condition, as indicated in the Schedule:

A. LOSS PAYABLE

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

1. Adjust losses (“losses”) with you; and
2. Pay any claim for loss (“loss”) or damage jointly to you and the Loss Payee, as interests may appear.

B. LENDER’S LOSS PAYABLE

1. The Loss Payee shown in the Schedule is a creditor (including a mortgageholder or trustee) with whom you have entered a contract for the sale of Covered Property, whose interest in that Covered Property is established by such written contracts as:

- a. Warehouse receipts;
- b. A contract for deed;
- c. Bills of lading; or
- d. Financing statements.

2. For Covered Property in which both you and a Loss Payee have an insurable interest:

- a. We will pay for covered loss (“loss”) or damage to each Loss Payee in their order of precedence, as interests may appear.
- b. The loss Payee has the right to receive loss payment even if the Loss Payee has started foreclosure or similar action on the Covered Property.
- c. If we deny your claim because of your acts or because you have failed to comply with the terms of this Coverage Form, the Loss Payee will still have the right to receive loss payment if the Loss Payee:

- (1) Pays any premium due under this Coverage Form at our request if you have failed to do so;
- (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and
- (3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the Loss Payee.

All of the terms of this Coverage Form will then apply directly to the Loss Payee.

- d. If we pay the Loss Payee for any loss (“loss”) or damage and deny payment to you because of your acts or because you have failed to comply with the terms of this Coverage Form:

- (1) The Loss Payee’s rights will be transferred to us to the extent of the amount we pay; and
- (2) The Loss Payee’s right to recover the full amount of the Loss Payee’s claim will not be impaired.

At our option, we may pay to the Loss Payee the whole principal on the debt plus any accrued interest. In this event, you will pay your remaining debt to us.

3. If we cancel this policy, we will give written notice to the Loss Payee prior to the effective date of cancellation. If we elect not to renew this policy, we will give written notice to the Loss Payee prior to the expiration date of the policy. In either case, we will give the same number of days’ advance notice to the Loss Payee as we give to the first Named Insured.

C. CONTRACT OF SALE

1. The Loss Payee shown in the Schedule or in the Declarations is a person or organization you have entered a contract with for the sale of Covered Property.
2. For Covered Property in which both you and the Loss Payee have an insurable interest, we will:
 - a. Adjust losses ("losses") with you; and

- b. Pay any claim for loss ("loss") or damage jointly to you and the Loss Payee, as interests may appear.

3. The following is added to the **OTHER INSURANCE AND SERVICE AGREEMENT** Condition:

For Covered Property that is the subject of a contract of sale, the word "you" includes the Loss Payee.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AGRI – PLUS II PROPERTY ENDORSEMENT

This endorsement modifies Insurance provided under the following:

FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL PROPERTY COVERAGE FORM

FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM

FARM PROPERTY – BARN, OUTBUILDINGS AND OTHER FARM STRUCTURES COVERAGE FORM

CAUSES OF LOSS FORM – FARM PROPERTY

A. The following additional coverages are added to **COVERAGE E – SCHEDULED FARM PERSONAL PROPERTY:**

1. HAY, STRAW AND FODDER

Coverage applies to hay, straw and fodder:

- a.** In buildings or structures; and
- b.** In stacks, windrows or bales, but for this property fire or lightning, windstorm or hail, vandalism and theft are the only Covered Causes of Loss. A stack means hay, straw or fodder in one area separated by a clear space of 100 feet or more from any other hay, straw or fodder in the open.

The most we will pay for this additional coverage is \$10,000 in any one occurrence. This limit of insurance applies in addition to any other applicable limit for this type of property shown in the Declarations.

2. FARM COMPUTER COVERAGE

Coverage applies to the following if used principally as aids in farm management:

- a.** electronic data processing equipment, word processors, laptop and portable computers, related surge protection devices and component parts and peripherals; and
- b.** software and magnetic recording or storage media for electronic data processing, such as cell, disc, drum, film and tape, only up to the amount to replace:
 - (1)** as prepackaged software programs; or
 - (2)** in unexposed or blank form, whichever is greater.

The most we will pay for this additional coverage is \$10,000 in any one occurrence. This limit of insurance applies in addition to

any other applicable limit for this type of property shown in the Declarations.

3. MISCELLANEOUS EQUIPMENT

Coverage applies to miscellaneous equipment usual or incidental to the operation of a farm, (including machinery, vehicles, tools and supplies of all kinds.)

But such miscellaneous equipment does not include:

- a.** threshing machines, tractors, combines, corn pickers, hay balers, peanut diggers, potato diggers, cotton pickers, crop driers or saw mill equipment.
- b.** vehicles, mobile homes, house trailers, watercraft, aircraft, tires or parts of any of these.

The most we will pay for any one item of miscellaneous equipment is \$5,000. The most we will pay for all items in any one occurrence is \$10,000. This limit of insurance applies in addition to any other applicable limit for this type of property shown in the Declarations.

4. OFFICE EQUIPMENT AND FURNISHINGS

Coverage applies to your office equipment and furnishings at your described premises. Office equipment does not include:

- a.** electronic data processing equipment word processors, laptop and portable computers, related surge protection devices and component parts and peripherals; or
- b.** household personal property.

The most we will pay for this additional coverage is \$10,000 in any one occurrence.

In the event of loss to office equipment and furnishings we will pay the amount neces-

FARM

sary to replace or repair with property of like kind and quality.

5. ADDITIONAL MACHINERY, VEHICLES AND EQUIPMENT NEWLY PURCHASED

The amount we will pay for machinery, vehicles and equipment newly purchased is increased to \$500,000.

B. The following additional coverages are added to **COVERAGE E – SCHEDULED FARM PERSONAL PROPERTY** and to **COVERAGE F – UNSCHEDULED FARM PERSONAL PROPERTY**:

1. **Transportation Coverage.** We will pay for loss or damage by a Covered Cause of Loss to "farm personal property" while in transit which is owned by you, and described as Covered Property, under **COVERAGE E – SCHEDULED FARM PERSONAL PROPERTY**, or, under **COVERAGE F – UNSCHEDULED FARM PERSONAL PROPERTY**.

a. Causes of loss. Loss or damage must be caused by or result from one of the following:

- (1) fire, lightning, explosion, windstorm or hail, riot or civil commotion, or vandalism.
- (2) vehicle collision, upset or overturn. Collision means accidental contact of your vehicle with another vehicle or object. It does not mean your vehicle's contact with the road bed.
- (3) theft by forced entry into a securely locked body or compartment of the vehicle. There must be visible marks of forced entry.

b. The most we will pay under this additional coverage is \$10,000 in any one occurrence. This limit for transportation coverage applies in addition to any other limits granted in this policy.

2. The limit per stack of hay, straw or fodder described in paragraph **A.3.a** under **COVERAGE E – SCHEDULED FARM PERSONAL PROPERTY** and paragraph **G.2** under Section II Coverage Extensions for **COVERAGE F – UNSCHEDULED FARM PERSONAL PROPERTY** is changed as follows:

If no specific stack limit is shown in the Declarations for hay, straw or fodder in the

open, the most we will pay is the lesser of the limit of insurance for this property or \$100,000 for any one stack.

3. Rental Reimbursement Expense for Mobile Farm Machinery & Equipment

We will reimburse you for the expense of renting substitute equipment when such rental is made necessary to continue normal farm operations in progress at the time of the loss.

- a. We will only pay when you do not have equipment that can be used for continuing or resuming such farm work.
- b. We will only pay when loss or damage to Mobile Farm Machinery, Vehicles and Equipment is caused by any of the **Special** covered causes of loss.

We will pay up to \$500 per day and up to a maximum of \$10,000 per item.

We will only pay if the covered mobile farm machinery or equipment cannot be normally used for more than 24 hours because of the loss.

Our payments will end after the time that would have been reasonably necessary to repair, rebuild, or replace the covered machinery or equipment, or 30 days whichever is less.

The period of time is not limited by the expiration of this coverage part.

4. For partial loss to an item of **Agricultural Machinery** covered under **COVERAGE E – SCHEDULED FARM PERSONAL PROPERTY** or **COVERAGE F – UNSCHEDULED FARM PERSONAL PROPERTY**, we will pay the **Replacement Cost Value** of such item. However, this provision does not apply to:

- (a) Items covered under a blanket limit;
- (b) items over 5 years old; and
- (c) any battery, tire, filter, belt, chain or canvas.

For Agricultural Machinery not scheduled and covered under a blanket limit, we will not pay more than the limit of insurance shown in the Declarations as the Blanket Limit.

We will consider only parts, materials, regular non-overtime labor charges, and taxes as a part of any partial loss.

For this additional coverage Agricultural Machinery includes;

- (a) Tractors
- (b) Harvesters
- (c) Threshers
- (d) Combines
- (e) Cotton Pickers
- (f) Irrigation Equipment

C. COVERED CAUSES OF LOSS. Covered Causes of Loss – Special as shown in the CAUSES OF LOSS FORM – FARM PROPERTY applies to property covered under this endorsement unless otherwise stated.

D. VALUATION. Unless otherwise stated in this endorsement, we will pay actual cash value as of the time and place of loss, but we will not pay more than the amount necessary for repair or replacement;

E. DEDUCTIBLE. With respect to the coverage provided by this endorsement we will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds a deductible of \$250 for these coverages. We will then pay the amount of loss or damage in excess of \$250, up to the limit of insurance.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

IRRIGATION EQUIPMENT COVERAGE

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM

The following is deleted from Paragraph **A.2.**

Property Not Covered under **Coverage F –
Unscheduled Farm Personal Property:**

- 2. Property Not Covered**
 - p.** Irrigation equipment;

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EQUINE PROPERTY ENDORSEMENT

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM

A. The following are added to Section I – COVERAGES, COVERAGE E - SCHEDULED FARM PERSONAL PROPERTY, paragraph

A.1. Covered Property:

1. Tack equipment, including but not limited to harnesses, bridles and saddles you own or in your care, custody or control while on or away from your premises.

Unless a higher limit is indicated in the Declarations, we will pay up to \$1500 per item up to a maximum of \$10,000 per occurrence for loss or damage to tack equipment.

This limit of insurance applies in addition to any other applicable limit for tack equipment provided in this policy.

2. Animal health products you own or in your care, custody or control while contained in a freezer or refrigerating unit on the insured premises.

But for this property, loss or damage must be caused by a change in temperature due to:

- a. Power outage, either on or off the described premises, due to conditions beyond your control, resulting from a complete or partial interruption of electrical service to refrigerating equipment; or
- b. Mechanical or electrical breakdown of a freezer or refrigerating system.

We will not pay for loss or damage caused by, or resulting from, the manual disconnection of any freezer or refrigerating unit from the source of power or the termination of electrical power to the freezer or refrigerating unit caused by the throwing or turning off of any switch or other device that controls the flow of electrical power or current.

Unless a higher limit is indicated in the Declarations, we will pay up to \$1500 per occurrence for loss or damage to animal health products.

We will pay the replacement cost of the animal health products without deduction for depreciation, however we will not pay more than the applicable limit of insurance for any one occurrence.

The limit of insurance for loss or damage to animal health products applies in addition to any other applicable limits provided in this policy.

3. Signs and entrance gates. However, this property does not include portable signs and gates.

Unless a higher limit is indicated in the Declarations, we will pay up to \$3000 per occurrence, for loss or damage to covered signs and entrance gates.

We will pay up to the replacement cost of the sign or entrance gate without deduction for depreciation, however we will not pay more than the applicable limit of insurance for any one occurrence.

This limit of insurance for signs and entrance gates coverage applies in addition to any other limits provided in this policy.

4. Fences, Corrals and Pens. However, this property does not include chutes or feed racks.

Unless a higher limit is indicated in the Declarations, we will pay up to \$3000 per occurrence for loss or damage by a Covered Cause of Loss to covered fences, corrals and pens on your premises.

This limit of insurance for fences corrals and pens coverage applies in addition to any other limits provided in this policy.

- B. Covered Causes of Loss.** Covered Causes of Loss - Special as shown in the CAUSES OF LOSS FORM - FARM PROPERTY apply to property covered under this endorsement unless otherwise stated.

C. Valuation. Unless otherwise stated in this endorsement we will pay actual cash value as of the time and place of loss, but we will not pay more than the amount necessary for repair or replacement.

D. Deductible. With respect to the coverage provided by this endorsement, we will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds a deductible of \$250 for these coverages. We will then pay the amount of loss or damage in excess of \$250, up to the applicable limit of insurance.

In the event that you sustain, from the same occurrence, losses or expenses in excess of the applicable Deductibles under two or more Coverages, only the highest applicable Deductible amount will apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HIGH VALUE DWELLING ENDORSEMENT

This endorsement modifies insurance provided under the following:

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

As used in this endorsement "high value dwelling" means a covered "dwelling" designated in the High Value Dwelling Schedule **FP TO 86**.

A. The FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL PROPERTY COVERAGE FORM is revised as follows:

1. With respect only to high value dwellings, the **LOSS CONDITION – VALUATION** paragraphs **B.1.** and **B.2.** applicable to Coverage **A – Dwellings** under **SECTION I – COVERAGES** are deleted and replaced with the following:

LOSS CONDITION - VALUATION

a. Valuation Provisions – Additional Replacement Cost Protection

- (1) The basis for loss settlement will be replacement cost (without deduction for depreciation) up to 125% of the Coverage A – Dwellings Limit of Insurance shown in the Declarations. This will include the cost to replace damaged glass with safety glazing material, if required by law.
- (2) You may make a claim for loss or damage covered by this insurance on an actual cash value basis (subject to the Limit of Insurance shown on the Farm Property Coverage Part Declarations) instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim for the additional coverage this endorsement provides if you notify us of your intent to do so within 180 days after the loss or damage.

- (3) We will not pay on a replacement cost basis for any loss or damage:

- (a) Until the lost or damaged property is actually repaired or replaced; and
- (b) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

- (4) We will not pay more for loss or damage on a replacement cost basis than the least of:

- (a) The cost to replace the lost or damaged property with other property;
 - (i) Of comparable design, material and quality; and
 - (ii) Used for the same purpose; or
- (b) The amount you actually spend that is necessary to repair or replace the lost or damaged property.

If the high value dwelling is rebuilt at another premises, the cost described in paragraph **1.a.(4)** is limited to the cost that would have been incurred if the structure had been rebuilt at the original premises.

b. Reporting Provisions

You agree to report to us, within 90 days of the start of construction or acquisition, the full replacement cost of:

- (1) Additions to or alterations of the above structures;

- (2) Personal property owned by you to maintain or service the above structure or premises; and
- (3) Permanently installed fixtures, machinery and equipment.

If you do not do so, the Additional Replacement Cost Protection, as outlined under the Valuation Provisions above, does not apply.

c. Premium Provision

We may adjust the Limit(s) of Insurance for the structures indicated in the schedule (and the corresponding premiums) to reflect any increase in construction cost reported to us by a recognized appraisal company as of the time of loss.

- 2. In **SECTION I – COVERAGES** under **COVERAGE B – OTHER PRIVATE STRUCTURES APPURTENANT TO DWELLINGS** paragraph **A.3.a.** is replaced by the following:

A. Coverage

3. Special Limits of Insurance Under Coverage B

- a. The most we will pay for loss or damage in any one occurrence is 20% of the Limit of Insurance that applies to Coverage **A**. This 20% amount is additional insurance, and therefore use of this coverage will not reduce the Coverage **A** Limit Of Insurance.

- 3. The following coverages contained in **SECTION II – Coverage Extensions** is revised as follows:

D. Refrigerated Products – Not “Farm Personal Property”

The amount we will pay for loss of or damage to contents of a freezer or refrigerated unit, in a high value dwelling you occupy or a structure appurtenant to it, is increased from \$500 to \$1,000.

- 4. The following coverages are added under **SECTION III – Additional Coverages**. Each of these Additional Coverages are included in the Limit(s) of Insurance shown in the Declarations unless otherwise indicated.

a. Ordinance or Law

- (1) The following coverage is included in the Limit(s) of Insurance shown in

the Declarations as applicable to the high value dwelling:

Loss to Undamaged Portion of High Value Dwelling:

If a Covered Cause of Loss occurs to a high value dwelling, we will pay for the loss in value of the undamaged portions as a consequence of enforcement of any ordinance or law that:

- (a) Requires the demolition of parts of the same property not damaged by a Covered Cause of Loss;
- (b) Regulates the construction or repair of high value dwellings, or establishes zoning or land use requirements at the “insured location” identified in the Schedule; and
- (c) Is in force at the time of loss.

If Replacement Cost valuation applies and the property is repaired or replaced, on the same or another premises, we will not pay more than the lesser of:

- (a) The amount you actually spend to repair, rebuild or reconstruct the high value dwelling, but not for more than the amount it would cost to restore the high value dwelling on the same premises and to the same height, floor area, style and comparable quality of the original property insured; or
- (b) The Limit of Insurance that applies to the high value dwelling, including any increase due to the application of the 125% valuation provisions in Paragraph **A.1.a.** of this endorsement.

If Replacement Cost valuation applies and property is not repaired or replaced, or if Replacement Cost valuation does not apply, we will not pay more than the lesser of:

- (a) The actual cash value of the high value dwelling at the time of loss; or
- (b) The Limit of Insurance shown in the Declarations as applicable to the high value dwelling.

(2) You may use up to an additional 30% of the Coverage A – Dwellings Limit of Insurance as shown in the Declarations for the following:

(a) Demolition Cost

If a Covered Cause of Loss occurs to a high value dwelling, we will pay the costs that you incur for demolishing and clearing the site of undamaged parts of the high value dwelling, when demolition is a consequence of enforcement of a building, zoning or land use ordinance or law in force at the time of loss.

(b) Increased Cost To Reconstruct In Compliance With Ordinance Or Law

If a Covered Cause of Loss occurs to a high value dwelling, we will pay the increased costs that you incur to:

- (i) Repair or reconstruct damaged portions of the high value dwelling; and/or
- (ii) Reconstruct or remodel undamaged portions of the high value dwelling, whether or not demolition is required;

when the increased cost is a consequence of enforcement of the minimum requirements of a building, zoning or land use ordinance or law in force at the time of loss.

However:

- (i) We will not pay until the property is actually repaired or replaced, at the same or another premises, and unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years;
- (ii) We will not pay any costs incurred due to any ordinance or law that:

(A) You were required to comply with before the

loss, even if the building was undamaged; and

(B) You failed to comply with; or

(iii) If, in the repair, reconstruction, or remodeling of the high value dwelling, any applicable building, zoning, or land use ordinance or law in force at time of loss is not complied with as a result of your contractor's error, negligence or inadequate knowledge of that ordinance or law, we will not pay any increased cost you incur in rectifying the work to effect compliance.

(3) We will only pay the increased repair or reconstruction costs you incur for a high value dwelling designed for no more than the same number of families as the current high value dwelling and that is intended for similar occupancy as the current building, unless such occupancy is not permitted by zoning or land use ordinance or law.

(4) This ordinance or law coverage applies only in response to the minimum requirements of the ordinance or law. Losses and costs incurred in complying with recommended actions or standards that exceed actual requirements are not covered under this endorsement.

(5) We will not pay any costs associated with the enforcement of any ordinance or law that requires any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

(6) If you reconstruct on a new site because the ordinance or law prohibits reconstruction on the original site, we will not pay more than the increased cost of construction on the new site.

b. Electronic Data And Restoration

We will pay up to an additional \$2,000 for your costs to research, replace or restore the lost information on your

personal data stored on “electronic data processing equipment” which you own or possess anywhere in the world. This coverage applies only if the damage is a result of a covered cause of loss and only if the data is actually replaced or recreated at your expense.

Electronic data processing equipment means:

- (1) Programmable electronic equipment (hardware) that is used to store, retrieve and process data; and
- (2) Associated peripheral equipment that provides communication, including input and output functions such as printing, or auxiliary functions such as data transmission.

c. Lock Replacement Cost

We will pay you an amount, not to exceed \$500, that you incur in changing the locks on your high value dwelling, or on covered structures at the location of your high value dwelling, when your keys have been stolen. This additional coverage will apply only if you notify us in writing within 72 hours of discovering the theft and you report the theft to the police. No deductible applies to this coverage.

d. Fire Extinguisher Recharge

We will pay up to an additional \$1,000 for the cost of recharging your Underwriters Laboratories listed or Factory Mutual approved type ABC (multipurpose) fire extinguishers or dry chemical fixed pipe fire extinguishing systems after being used in fighting a fire on your high value dwelling premises or on adjoining premises.

e. Reward

- (1) In the event of loss or damage to Covered Property due to an act of arson, theft or vandalism, we will reimburse the “Insured” for amounts the “Insured” offers and subsequently pays as a reward to anyone, other than the “Insured”, the “Insured’s” family members, the “Insured’s” officers, partners or directors, for information leading to:
 - (a) The arrest and conviction of any person(s) responsible for the arson, theft or vandalism loss; or
 - (b) The recovery of stolen property.

- (2) The most we will pay under this coverage for all rewards paid for information regarding any one arson, theft or vandalism is:

(a) 25% of:

- (i) The amount we pay for the arson loss (prior to the recovery of any stolen property); plus
- (ii) The deductible in this policy applicable to that loss; or

(b) \$5,000;

whichever is less. This coverage applies as an additional amount of insurance.

(3) No deductible applies to this coverage.

5. The following coverages contained in **SECTION III – Additional Coverages** are revised as follows:

a. Removal Of Fallen Trees

The maximum amount we will pay under this Additional Coverage for each high value dwelling is increased to \$2,000 in any one loss regardless of the number of fallen trees. No more than \$1,000 of this limit will be available for the removal of any one tree.

b. Credit Cards And Electronic Fund Transfer Cards or Other Access Devices; Forgery; Counterfeit Currency

The maximum amount we will pay for credit cards and electronic fund transfer cards or other access devices, forgery and counterfeit currency is increased from \$500 to \$10,000, unless a higher limit is indicated in the Declarations.

- B.** Paragraph **A.3.** in the Additional Coverages section of the FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES, CONDITIONS, DEFINITIONS FORM is revised as follows:

3. Damage To Property Removed For Safekeeping

The 30 day coverage period provided by this policy is increased to 90 days for household personal property removed from a high value dwelling.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

IDENTITY FRAUD EXPENSE COVERAGE

This endorsement modifies insurance provided by the following:

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

The following is added to Section **III – Additional Coverages** in the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form:

IDENTITY FRAUD EXPENSE

1. Coverage

We will pay up to \$25,000 for "expenses" incurred by an "insured" as the direct result of any one "identity fraud" discovered during the policy period.

Any act or series of acts committed by any one person or group of persons acting in concert or in which any one person or group of persons is concerned or implicated is considered to be one "identity fraud", even if a series of acts continues into a subsequent policy period.

2. Definitions

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

a. "Expenses" means:

- (1)** Costs for notarizing fraud affidavits or similar documents for financial institutions or similar credit grantors or credit agencies that have required that such affidavits be notarized.
- (2)** Costs for certified mail to law enforcement agencies, credit agencies, financial institutions or similar credit grantors.
- (3)** Lost wages as a result of time taken off from work to meet with, or talk to, law enforcement agencies, credit agencies and/or legal counsel, or to complete fraud affidavits, or due to wrongful incarceration arising solely from someone else having committed a crime in the insured's name, up to a maximum payment of \$1000 per week for a maximum period of five

weeks. Lost wages shall not apply in the case of wrongful incarceration absent all charges being dropped or an acquittal of the "insured".

- (4)** Loan application fees for re-applying for a loan or loans when the original application is rejected solely because the lender received incorrect credit information.
- (5)** Reasonable attorney fees incurred, with our prior consent, for:
 - (a)** Defense of lawsuits brought against the "insured" by merchants, financial institutions or their collection agencies,
 - (b)** The removal of any criminal or civil judgments wrongly entered against an "insured", and
 - (c)** Challenging the accuracy or completeness of any information in a consumer credit report.
- (6)** Charges incurred for long distance telephone calls to merchants, law enforcement agencies, financial institutions or similar credit grantors, or credit agencies to report or discuss an actual "identity fraud".
- (7)** Costs for daycare and eldercare incurred by an "insured" solely as a direct result of any one "identity fraud".

- b. "Identity fraud" means** the act of knowingly transferring or using, without lawful authority, a means of identification of an "insured" with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of federal law or a felony under any applicable state or local law.

3. Exclusions

The following additional exclusions apply to this coverage:

FARM

We will not pay for "expenses" incurred by an "insured" as the result of any "identity fraud":

- a. Arising out of:
 - (1) An "insured's" farming operations; or
 - (2) A business;
- b. Due to any fraudulent, dishonest or criminal act by an "insured" or any person acting in concert with an "insured", whether acting alone or in collusion with others.

4. Deductible

No deductible applies to "identity fraud" coverage.

5. Additional Condition

With respect only to the coverage provided by this endorsement, the following is added to Paragraph a. of Loss Condition **3. Duties In the Event Of Loss Or Damage** under **B. Farm Property Conditions** in the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions:

Send us receipts, bills or other records that support your claim for "expenses" under "identity fraud" coverage.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE

This endorsement modifies insurance provided under the following:

- FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL PROPERTY COVERAGE FORM
- 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
- VALUE REPORTING ENDORSEMENT
- COVERAGE G – OTHER FARM STRUCTURES – BLANKET INSURANCE

SCHEDULE*

"Insured Location" No.	Bldg. No.	Windstorm Or Hail Deductible Percentage – Enter 1%, 2% or 5%
* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.		

The Windstorm or Hail Deductible, as shown in the Schedule, applies to loss or damage to Covered Property caused directly or indirectly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage. If loss or damage from a covered weather condition other than Windstorm or Hail occurs, and that loss or damage would not have occurred but for Windstorm or Hail, such loss or damage shall be considered to be caused by Windstorm or Hail and therefore part of the Windstorm or Hail occurrence.

With respect to Covered Property at a location identified in the Schedule, no other deductible applies to Windstorm or Hail.

The Windstorm or Hail Deductible applies whenever there is an occurrence of Windstorm or Hail.

As used in this endorsement, the terms "specific insurance" and "blanket insurance" have the following meanings: Specific insurance covers each item of insurance (for example, each building or personal property in a building) under a separate Limit of Insurance. Blanket insurance covers two or more items of insurance (for example, a building and personal property in that building, or two buildings) under a single Limit of Insurance. Items of insurance and corresponding Limit(s) of Insurance are shown in the Declarations.

WINDSTORM OR HAIL DEDUCTIBLE CLAUSE

A. All Policies

1. A Deductible is calculated separately for, and applies separately to:
 - a. Each building, if two or more buildings sustain loss or damage;

- b. The building and to personal property in that building, if both sustain loss or damage;
 - c. Personal property at each building, if personal property at two or more buildings sustains loss or damage;
 - d. Personal property in the open.
2. We will not pay for loss or damage until the amount of loss or damage exceeds the applicable Deductible. We will then pay the amount of loss or damage in excess of that Deductible, up to the applicable Limit of Insurance, after any reduction required by any coinsurance or property value condition.
3. When property is covered under the following Coverage Extensions:
- a. In the Farm Property – Farm Personal Property Coverage Form:
 - (1) Replacement Machinery, Vehicles and Equipment Newly Purchased;
 - (2) Additional Machinery, Vehicles and Equipment Newly Purchased;
 - (3) Additional Acquired Livestock; and
 - (4) Thirty Day Additional Limit on Borrowed or Rented Farm Machinery, Vehicles, Equipment;
 - b. New Construction in the Farm Property – Barns, Outbuildings and Other Farm Structures Coverage Form; and
 - c. In the Mobile Agricultural Machinery And Equipment Coverage Form:
 - (1) Additional Acquired Property – Newly Purchased; and
 - (2) Additional Acquired Property – Replacement; and
 - (3) Thirty Day Additional Limit on Borrowed or Rented "Mobile Agricultural machinery and Equipment";

in determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage of the value(s) of the property at the time of loss. The applicable percentage for property covered under the Coverage Extensions listed in Paragraphs **a.**, **b.** and **c.**, is the highest percentage shown in the Schedule for any described location.

B. Calculation of Deductible – Specific Insurance

1. Property Not Subject To Value Reporting Endorsement

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2% or 5% (as shown in the Schedule) of the Limit(s) of Insurance applicable to the property that has sustained loss or damage.

2. Property Subject To Value Reporting Endorsement

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2% or 5% (as shown in the Schedule) of the value(s) of the property that has sustained loss or damage. The value(s) to be used are the latest value(s) shown in the most recent Report of Values on file with us.

However:

- a. If the most recent Report of Values shows less than the full value(s) of the property on the report dates, we will determine the deductible amount as a percentage of the full value(s) as of the report dates.
- b. If the first Report of Values is not filed with us prior to loss or damage, we will determine the deductible amount as a percentage of the applicable Limit(s) of Insurance.

C. Calculation Of The Deductible – Blanket Insurance (Property Subject To Coverage G – Other Farm Structures – Blanket Insurance Endorsement)

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2% or 5% (as shown in the Schedule) of the value(s) of the property that has sustained loss or damage. The value(s) to be used are those shown in the most recent Statement of Values on file with us.

EXAMPLES – APPLICATION OF DEDUCTIBLE

EXAMPLE #1 – SPECIFIC INSURANCE (B.1.)

The amount of loss to the damaged building is \$60,000.

The value of the damaged building at time of loss is \$100,000. The Coinsurance percentage shown in the Declarations is 80%; the minimum Limit of Insurance needed to meet the coinsurance requirement is \$80,000 (80% of 100,000).

The **actual** Limit of Insurance on the damaged building is \$70,000.

The Deductible is 1%.

Step (1): $\$70,000 \div \$80,000 = .875$

Step (2): $\$60,000 \times .875 = \$52,500$

Step (3): $\$70,000 \times 1\% = \700

Step (4): $\$52,500 - \$700 = \$51,800$

The most we will pay is \$51,800. The remainder of the loss, \$8,200, is not covered due to the Coinsurance penalty for inadequate insurance (steps (1) and (2)) and the application of the Deductible (steps (3) and (4)).

EXAMPLE #2 – SPECIFIC INSURANCE (B.1.)

The amount of loss to the damaged property are \$60,000 (building) and \$40,000 (personal property in building).

The value of the damaged building at time of loss is \$100,000. The value of the personal property in that building is \$80,000. The Coinsurance percentage shown in the Declarations is 80%; the minimum Limits of Insurance needed to meet the coinsurance requirement are \$80,000 (80% of \$100,000) for the building and \$64,000 (80% of \$80,000) for the personal property.

The **actual** Limits of Insurance on the damaged property are \$80,000 on the building and \$64,000 on the personal property (therefore no Coinsurance penalty).

The Deductible is 2%.

BUILDING

Step (1): $\$80,000 \times 2\% = \$1,600$

Step (2): $\$60,000 - \$1,600 = \$58,400$

PERSONAL PROPERTY

Step (1): $\$64,000 \times 2\% = \$1,280$

Step (2): $\$40,000 - \$1,280 = \$38,720$

The most we will pay is \$97,120. That portion of the total loss not covered due to application of the Deductible is \$2,880.

EXAMPLE #3 – BLANKET INSURANCE (C.)

The sum of the values of Barn #1 (\$500,000), Barn #2 (\$500,000) and Barn #3 (\$1,000,000), as shown in the most recent Statement of Values on file with us, is \$2,000,000.

The Coinsurance percentage shown in the Declarations is 90%; the minimum Blanket Limit of Insurance needed to meet the coinsurance requirement is \$1,800,000 (90% of \$2,000,000).

The **actual** Blanket Limit of Insurance covering Barns #1, #2 and #3, shown in the Declarations, is \$1,800,000 (therefore no Coinsurance penalty).

Barns #1 and #2 have sustained damage; the amounts of loss to these barns are \$40,000 (Barn #1) and \$20,000 (Barn #2).

The Deductible is 2%.

BARN #1

Step (1): $\$500,000 \times 2\% = \$10,000$

Step (2): $\$40,000 - \$10,000 = \$30,000$

BARN #2

Step (1): $\$500,000 \times 2\% = \$10,000$

Step (2): $\$20,000 - \$10,000 = \$10,000$

The most we will pay is \$40,000. That portion of the total loss not covered due to application of the Deductible is \$20,000.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNIT-OWNERS COVERAGE

This endorsement modifies insurance provided under the following:
FARM COVERAGE PART

SCHEDULE*

Location and Building Number	Coverage A Limit(s) of Insurance	Coverage C Limit(s) of Insurance	Coverage D Limit(s) of Insurance	Loss Assessment Limit(s) of Insurance Property	Loss Assessment Limit(s) of Insurance Liability	Covered Causes of Loss Basic, Broad or Special
(Refer to Schedule Form FP T0 91)						
* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.						

A. DEFINITIONS

1. With respect solely to the coverage provided by this endorsement, Section **C. Definitions** of the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions is revised as follows:

- a. Definition 2. "Dwelling" is replaced by the following:
 - 2. "Dwelling" means the unit used principally for family residential purposes and described in the Schedule.
The "dwelling" must be either:
 - a. Owned and occupied by you; or
 - b. Owned by a partnership or a joint venture, or an organization other than a partnership or joint venture and occupied by a member or stockholder of the partnership or joint venture, or the organization other than the partnership or joint venture, and you have an ownership interest in the partnership, joint venture or organization.

b. Definition 5. "Insured location" is replaced by the following:

5. "Insured location" means the location of the "dwelling".

2. With respect solely to the coverage provided by this endorsement, **Section IV – Definitions** of the Farm Liability Coverage Form is revised as follows:

a. Definition 11. "Insured location" is replaced by the following:

11. "Insured location" means the location of the "dwelling".

b. The following Definition is added:

"Dwelling" means the unit used principally for family residential purposes and described in the Schedule.

The "dwelling" must be either:

- a. Owned and occupied by you; or

- b. Owned by a partnership or a joint venture, or an organization other than a partnership or joint venture and occupied by a member or stockholder of the partnership or joint venture, or the organization other than the partnership or joint venture, and you have an ownership interest in the partnership, joint venture or organization.

B. SECTION I – COVERAGES

With respect solely to the coverage provided by this endorsement, under the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form:

- 1. **Section I – Coverages, Coverages A – Dwellings, Paragraphs A. Coverage, A.1. Covered Property, A.2. Property Not Covered and B.1. Coverage A Conditions**, the Property Valuation, Loss Condition are replaced by the following:

- a. **Coverage A**

We will pay, up to the Limit of Insurance shown in the Schedule for that unit, for direct physical loss of or damage to Covered Property under Coverage A of this endorsement caused by or resulting from any Covered Cause Of Loss as described in the Schedule.

- (1) **Covered Property**

The following are Covered Property under Coverage A of this endorsement:

- (a) The alterations, appliances, fixtures and improvements which are part of the building contained within the "dwelling";
- (b) Items of real property which pertain exclusively to the "dwelling";
- (c) Property that is your insurance responsibility under a corporation or association of property owners agreement; or
- (d) Structures owned solely by you, other than the "dwelling", at the "insured location".

- (2) **Property Not Covered**

The following are not Covered Property under Coverage A of this endorsement:

- (a) Land, including land on which the "dwelling", real property or structures are located;
- (b) Structures rented or held for rental to any person who does not reside in the "dwelling", unless used solely as a private garage;
- (c) Structures used to store "business property";
- (d) Water; or
- (e) Trees, shrubs, plants or lawns, except to the extent provided for in Paragraph C.1. of this endorsement.

- b. **Coverage A Conditions**

LOSS CONDITION – VALUATION

Covered Property

We will determine the value of Covered Property in the event of loss or damage as follows:

- (1) If the loss or damage is repaired or replaced within a reasonable time, at the actual cost to repair or replace.
- (2) If the loss or damage is not repaired or replaced within a reasonable time, at actual cash value but not more than the amount required to repair or replace.

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

- 2. Section I, Coverage B – Other Private Structures Appurtenant To Dwellings is deleted.
- 3. Under Section I – Coverage C – Household Personal Property, we will pay, up to the Limit of Insurance shown in the Schedule for that unit, for direct physical loss of or damage to Covered Property under Coverage C of this policy caused by or resulting from any Covered Cause Of Loss as described in the Schedule.

4. Section I – Coverage D – Loss Of Use is replaced by the following:

a. Coverage

We cover the following, up to the Limit of Insurance shown in the Schedule for each unit for Coverage D:

(1) Your Additional Living Expenses

If a loss by a Covered Cause of Loss to Covered Property or the building containing the Covered Property renders the "dwelling" uninhabitable, we will pay any necessary increase in living expense you incur so that your household can maintain its normal standard of living.

Payment under your Additional Living Expense will be for the shortest time required for repair or replacement of the damaged property, or, if you relocate, the shortest time for your household to settle elsewhere.

(2) Fair Rental Value

If a Covered Cause of Loss renders unusable a private garage that you, as the owner, rent or hold for rental, we will pay for the Fair Rental value loss you sustain.

But we will exclude from our payment any expenses that do not continue while the rental garage is unusable.

Payment under this Fair Rental Value Coverage will be for the shortest time required to repair or replace the damaged garage.

(3) Expense Due To Emergency Prohibition Against Occupancy

We will pay for the Additional Living Expense you sustain if a civil authority prevents use of the "dwelling" because of direct damage to neighboring premises by a Covered Cause of Loss.

But we will not pay parts of such expense that are incurred after a period of 2 weeks has elapsed.

The period of our liability under Coverage D – Loss of Use is not limited by the expiration of the policy to which this endorsement is attached.

No Deductible applies to Coverage D.

b. Coverage D Conditions

Coverage D is subject to the Farm Property Conditions (see Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions) and the Common Policy Conditions.

C. SECTION II – COVERAGE EXTENSIONS

With respect solely to the coverage provided by this endorsement, under the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form:

1. Paragraph A. Trees, Shrubs, Plants And Lawns is replaced by the following:

A. Trees, Shrubs, Plants And Lawns

This Coverage Extension applies to Coverages A and C.

Trees, shrubs, plants and lawns you solely own at the location of the "dwelling" are Covered Property but only if loss or damage is caused by or results from any of the following Covered Causes of Loss: fire or lightning, explosion, riot or civil commotion, aircraft, vehicles not owned or operated by a resident of the covered "dwelling", vandalism, or theft.

For all damaged or destroyed trees, shrubs, plants or lawns at the location of the "dwelling", the most we will pay under this Extension is 10% of the Coverage C Limit of Insurance shown in the Declarations.

However, we will not pay more than \$500 for any one damaged or destroyed tree, shrub, plant or lawn.

This Extension is additional insurance.

We will not pay for loss of or damage to trees, shrubs, plants or lawns grown for business or farming purposes.

2. Under Paragraph B. Household Personal Property Of "Insureds" Away From The "Insured Location", the first paragraph is replaced by the following:

This Coverage Extension applies to Coverage C and is part of (not in addition to) the applicable Limit of Insurance.

3. Under Paragraph C. Refrigerated Products – Not "Farm Personal Property", the first two paragraphs are replaced by the following:

This Coverage Extension applies to Coverage C and is part of (not in addition to) the applicable Limit of Insurance.

We will pay up to \$500 for loss of or damage to contents of a freezer or refrigerated unit, in the "dwelling" you occupy, caused by a change in temperature due to:

- a. Interruption of electrical service to refrigeration equipment, caused by damage to generating or transmission equipment; or
- b. Mechanical or electrical breakdown of a refrigeration system.

4. Paragraph **D. Building Additions And Alterations** is deleted.

D. SECTION III – ADDITIONAL COVERAGES

With respect solely to the coverage provided by this endorsement, under the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form:

- 1. Paragraph **A. Removal Of Fallen Trees** is deleted.
- 2. The following is added:

LOSS ASSESSMENT

- a. We will pay up to the Limit of Insurance shown in the Schedule for Property Loss Assessment for your share of loss assessment charged during the policy period against you, as owner of the "dwelling", by a corporation or association of property owners. The assessment must be made as a result of direct loss or damage to property owned by all members collectively and of a type that would be covered by this endorsement if owned by you and caused by a Covered Cause of Loss under Coverage **A**, other than:

- (1) Earthquake; or
- (2) Volcanic Eruption, meaning the eruption, explosion or effusion of a volcano.

The Limit of Insurance shown in the Schedule is the most we will pay for any one loss, regardless of the number of assessments. We will only apply one deductible, per unit, to the total amount of any one loss to the property described above, regardless of the number of assessments.

- b. We do not cover assessments charged against you or a corporation or association of property owners by any governmental body.

This Additional Coverage is additional insurance.

E. COVERED CAUSES OF LOSS

When Basic, Broad or Special is shown in the Schedule, and with respect solely to the coverage provided by this endorsement, Covered Causes of Loss means the Covered Causes of Loss in the Causes of Loss Form – Farm Property revised as follows:

1. Under **B. Covered Causes of Loss – Basic**

- a. Paragraph **1. Fire or Lightning** is replaced by the following:

1. Fire or Lightning

- b. Item **c.(1)** of Paragraph **2. Windstorm or Hail** is replaced by the following and Item **c.(3)** is deleted:

- (1) Covered Property under Coverage **A**, or the property inside the "dwelling" or a covered structure, caused by rain, snow, sleet, sand or dust, whether driven by wind or not, unless the "dwelling" or covered structure first sustains wind or hail damage to its roof or walls through which the rain, snow, sleet, sand or dust enters; or

- c. Paragraph **3. Explosion** is replaced by the following:

- 3. Explosion**, including the explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages of such a vessel from which the gases of combustion pass.

- d. Item **a.** of Paragraph **8. Vandalism** is replaced by the following:

- a. The "dwelling" or property which pertains to the "dwelling", or its contents, if the building containing the "dwelling" has been "vacant" for more than 30 consecutive days immediately before the loss. A building being constructed is not considered vacant.

- e. Paragraph **9. Theft** is replaced by the following:

- 9. Theft**, including attempted theft and loss of property from a known location when it is likely that the property has been stolen.

This cause of loss does not include loss caused by or resulting from theft:

- a. Due to unauthorized instructions to transfer property to any person or to any place;

- b. In or from a "dwelling" under construction, or of materials and supplies for use in such construction, until the "dwelling" is completed and occupied; or
- c. With respect to household personal property away from the "insured location", of:
 - (1) Property at any residence owned by, rented to, or occupied by, an "insured", except while an "insured", is temporarily residing there.

But property of a student who is an "insured" is covered at a residence away from home provided the student has been there at any time during the 45 days immediately preceding the loss;

- (2) Any watercraft, its furnishings, equipment or outboard motors; or
- (3) Trailers or campers.

f. Paragraphs **12. Collision** – Coverages **E** and **F** Only, **13. Earthquake Loss To Livestock** and **14. Flood Loss To Livestock** are deleted.

2. Under **C. Covered Causes of Loss** – Broad

a. Paragraphs **15. Electrocutation of Covered Livestock**, **16. Attacks on Covered Livestock By Dogs or Wild Animals**, **17. Accidental Shooting of Covered Livestock**, **18. Drowning of Covered Livestock From External Causes** and **19. Loading/Unloading Accidents** are deleted.

b. Paragraph **24. Accidental Discharge or Leakage of Water or Steam** is replaced by the following:

24. Accidental Discharge or Leakage of Water or Steam from within a plumbing, heating, air conditioning or other system or appliance that is located on the "insured location" and contains water or steam.

Under this cause of loss we will pay for loss of or damage to covered household personal property provided that Broad is shown in the Declarations for the coverage applicable to that household personal property.

We will also pay to tear out and replace any part of a building or other structure owned solely by you which is Covered Property under Coverage **A** but only so that repairs can be made to the damaged system or appliance provided that Broad is shown in the Schedule for the coverage applying to that building or structure covered under Coverage **A**.

We will not pay:

- a. For loss or damage caused by discharge or leakage from a sump or related equipment and parts, including overflow due to sump pump failure or excessive volume of water;
- b. The cost to repair any defect that caused the loss or damage;
- c. For loss or damage caused by discharge or leakage within the "dwelling", if the building containing the "dwelling" has been "vacant" for 30 consecutive days immediately before the loss;
- d. For loss or damage to or within the "dwelling" caused by accidental discharge or leakage which occurs away from the building where the "dwelling" is located;
- e. For loss or damage caused by or resulting from freezing; or
- f. For loss or damage caused by or resulting from discharge or leakage from roof drains, gutters, downspouts or similar fixtures or equipment.

c. Paragraph **25. Freezing** is replaced by the following:

25. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance but only if you have used reasonable care to:

- a. Maintain heat in the building; or
- b. Shut off the water supply and drain the systems or appliance of water.

However, if the "dwelling" or a covered structure is protected by an automatic fire protective system, you must use reasonable care to continue the water supply and maintain heat in the "dwelling" or covered structure for coverage to apply.

A plumbing system does not include a roof drain, gutter, downspout or similar fixtures or equipment.

- d. Paragraph **26. Sudden and Accidental Damage** from artificially generated electrical current is replaced by the following:

26. Sudden and Accidental Damage from artificially generated electrical equipment – Applicable Only To Coverages **A** and **C**.

This cause of loss does not include loss of or damage to:

- a. Tubes, transistors or integrated circuitry that are a part of appliances, fixtures, computers, home entertainment units or other types of electronic apparatus. Integrated circuitry includes, but is not limited to, chips, transformers, resistors, diodes, wafers and rectifiers; or
- b. Laser or infrared devices used to operate or assist in the operation of any appliances, fixtures, computers, home entertainment units or other types of electronic apparatus.

3. Under **D. Covered Causes of Loss – Special**

- a. Under paragraph **1.** subparagraphs **a.**, **c.(1)**, **h.**, **j.**, **l.**, **m.** and **t.** are deleted.

- b. Paragraph **1.e.** is replaced by the following:

- e. Rain, snow, sleet, sand or dust, whether driven by wind or not, to the interior of any "dwelling" or covered structure or the property inside a "dwelling" or covered structure, unless the "dwelling" or covered structure first sustains wind or hail damage to its roof or walls through which the rain, snow, sleet, sand or dust enters;

- c. Paragraph **1.f.** is replaced by the following:

- f. Freezing, thawing, or pressure or weight of water or ice whether or not driven by wind, to any:
- (1) Footing, foundation, bulkhead, wall, or any other structure or device that supports all or part of any property covered under Coverage **A**;
 - (2) Retaining wall or bulkhead that does not support all or part of a "dwelling" or covered structure;
 - (3) Pavement or patio;
 - (4) Fence;
 - (5) Swimming pool; or
 - (6) Dock, pier or wharf.

- d. Paragraph **1.g.** is replaced by the following:

- g. Discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective system or from within a household appliance:

- (1) That occurs on the "insured location", but is caused by discharge that takes place off the "insured location";
- (2) Caused by or resulting from freezing. This provision does not apply if you have used reasonable care to:
 - (a) Maintain heat in the "dwelling" or covered structure; or
 - (b) Shut off the water supply and drain all systems or appliances of water.

However, if the "dwelling" or covered structure is protected by an automatic fire protective system, you must use reasonable care to continue the water supply and maintain heat in the "dwelling" or covered structure for coverage to apply.

- (3) Due to any cause other than freezing and occurring in a "dwelling" or covered structure "vacant" for more than 30 consecutive days immediately before the loss.

- e. Paragraph **1.i.** is replaced by the following:

- i. Under Coverage **A**, theft from that part of your principal residence, including its grounds and appurtenant structures, which you rent to someone who is not an "insured";

- f. The introductory sentence of paragraph **1.k.** is replaced by the following:

- k. Under Coverage **A**, theft of the following property away from the "insured location":

- g. Paragraph **1.q.** is replaced by the following:

- q. Vandalism or breakage of glass or safety glazing material, if the "dwelling" or covered structure was "vacant" for more than 30 consecutive days immediately before the loss.

- h. Paragraph **1.v.** is replaced by the following:

- v. Smoke, vapor or gas from agricultural smudging or industrial operations, to any "dwelling" or covered structure or personal property.

- i. Paragraph **1.w.** is replaced by the following:

w. The following causes of loss to any "dwelling" or covered structure personal property:

- (1) Wear and tear;
- (2) Rust, corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;
- (3) Smog;
- (4) Settling, cracking, shrinking or expansion;
- (5) Nesting or infestation, or discharge or release of waste products or secretions, by birds, vermin, rodents, insects or domestic animals.
- (6) Mechanical breakdown, including rupture or bursting caused by centrifugal force;
- (7) Dampness or dryness of atmosphere;
- (8) Changes in temperature or extremes of heat or cold, including freezing. But this exclusion does not apply to freezing of a plumbing, heating, air conditioning or automatic fire protective system or freezing of a household appliance, if you have used reasonable care to:
 - (a) Maintain heat in the "dwelling" or covered structure; or
 - (b) Shut off the water supply and drain all systems or appliances of water.

However, if the "dwelling" or covered structure is protected by an automatic fire protective system, you must use reasonable care to continue the water supply and maintain heat in the "dwelling" or covered structure for coverage to apply.

(9) Marring or scratching.

But if an excluded cause of loss that is listed in Paragraphs w.(1) through w.(9) results in a "specified cause of loss" or building glass breakage, we will pay for the loss or damage caused by that "specified cause of loss" or building glass breakage.

j. The last paragraph under D. Covered Causes of Loss – Special is replaced by the following:

Under Paragraphs 1., 2. and 3., any ensuing loss to property described in Coverage A not precluded by any other provision in this policy is covered.

F. With respect solely to the coverage provided by this endorsement, under the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions Paragraph B.8. **Farm Property Conditions – Loss Conditions – Other Insurance and Service Agreement** is replaced by the following:

8. Other Insurance and Service Agreement

- a. You may have insurance subject to the same plan, terms, conditions and provisions as the insurance under the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form. If you do have such Other Insurance, except insurance in the name of a corporation or association of property owners, we will pay only our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance shown in the Schedule bears to the limits of insurance of all insurance covering on the same basis.
- b. If there is other insurance in the name of a corporation or association of property owners covering the same loss or damage, we will pay only the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance shown in the Schedule.
- c. If loss or damage is also covered by a service agreement, any amounts payable for such loss or damage under this endorsement will be excess over any amounts payable under any such agreement. Service agreement means a service plan, property restoration plan, home warranty or other similar service or warranty agreement, even if it is characterized as insurance.

G. With respect solely to the coverage provided by this endorsement, under the Farm Liability Coverage Form:

1. Under **Section I – Coverages, Coverage H – Bodily Injury And Property Damage Liability** and under Coverage I – **Personal And Advertising Injury Liability**, the following exclusion is added:

LOSS ASSESSMENT

This insurance does not apply to liability:

- a. For any loss assessment charged against you as a member of an association, corporation or community of property owners, except as provided under Paragraph **G.2.** of this endorsement; or
 - b. Under any contract or agreement entered into by an "insured". However, this exclusion does not apply to written contracts:
 - (1) That directly relate to the ownership, maintenance or use of an "insured location" as defined in this endorsement; or
 - (2) Where the liability of others is assumed by you prior to an "occurrence";
unless excluded in **a.** above or elsewhere in the Exclusions of the policy to which this endorsement is attached.
2. With respect solely to the coverage provided in this endorsement, under the Farm Liability Coverage Form, the following is added to **Section I – Coverages, Additional Coverages:**
- LOSS ASSESSMENT**
- a. We will pay up to the Limit of Insurance shown in the Schedule for Liability Loss Assessment for your share of loss assessment charged against you, as owner of the "dwelling", during the policy period by a corporation or association of property owners, when the assessment is made as a result of:
 - (1) "Bodily injury", "property damage", "personal injury" or "advertising injury" not excluded from coverage under this endorsement or elsewhere in the policy to which this endorsement is attached; or
 - (2) Liability for an act of a director, officer or trustee in the capacity of director, officer or trustee, provided such person:
 - (a) Is elected by the members of a corporation or association of property owners; and
 - (b) Serves without deriving any income from the exercise of duties which are solely on behalf of the corporation or association or property owners.
 - b. Paragraph **1.b.(2)** under Section **I – Coverages, Coverage H – Bodily Injury And Property Damage Liability** does not apply to this Loss Assessment Coverage.
 - c. Regardless of the number of assessments, the Limit of Insurance shown in the Schedule for Liability Loss Assessment is the most we will pay for loss arising out of:
 - (1) One "occurrence"; or
 - (2) A covered act of a director, officer or trustee. An act involving more than one director, officer or trustee is considered to be a single act.
 - d. This Additional Coverage does not apply to assessments charged against you or a corporation or association of property owners by any governmental body.

POLICY NUMBER:

FARM
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SUMP OVERFLOW AND WATER BACKUP FROM SEWERS OR DRAINS (COVERAGES A, B, C AND D ONLY)

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL
PROPERTY COVERAGE FORM
CAUSES OF LOSS FORM – FARM PROPERTY

SCHEDULE*

Location Number:	Building Number:	Limit of Insurance
		\$

**(See FP T0 93 - Sump Overflow and Water Backup From
Sewers or Drains Schedule**

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

A. At each building listed in the Schedule we will pay for direct physical loss or damage to Covered Property covered under Coverage **A, B, C** and for loss of use as covered under Coverage **D**, in the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form, caused by or resulting from water which:

1. Backs up through or overflows from a sewer or drain; or
2. Overflows from a sump, even if the overflow results from mechanical breakdown of a sump pump or its appurtenant equipment.

However, with respect to **A.2.**, we will not pay the cost of repairing or replacing a sump pump or its appurtenant equipment in the event of mechanical breakdown.

B. The coverage described in **A.** does not apply to loss or damage resulting from an "insured's" failure to:

1. Keep a sump pump or its appurtenant equipment in proper working condition; or
2. Perform the routine maintenance or repair necessary to keep a sewer or drain free from obstructions.

C. The most we will pay for the coverage provided under this endorsement is the limit of insurance for each building shown in the Schedule.

D. With respect to the coverage provided under this endorsement, Exclusion **9.** under **E. Exclusions** in the Causes Of Loss Form – Farm Property, is replaced by the following exclusion:

9. Water

- a. Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not;
- b. Mudslide or mudflow; or
- c. Water under the ground surface pressing on, or flowing or seeping through:
 - (1) Foundations, walls, floors or paved surfaces;
 - (2) Basements, whether paved or not; or
 - (3) Doors, windows or other openings.

But:

- (1) If water, as described in **9.a.** through **c.** above, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage; or
- (2) If loss or damage to:
 - (a) Farm machinery, vehicles and equipment covered for the Special Causes of Loss; or
 - (b) "Livestock";is caused by water as described in **9.a.** above, this Water exclusion does not apply to such loss or damage.

E. With respect to the coverage provided under this endorsement, the following does not apply: Exclusionary provision **D.1.w.(6)** of **Section D. Covered Causes Of Loss – Special** in the Causes Of Loss Form – Farm Property.

POLICY NUMBER:

FARM
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MANUFACTURED HOME REPLACEMENT COST ENDORSEMENT

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL PROPERTY COVERAGE FORM

SCHEDULE*

Dwelling(s):

Location Number:

Building Number:

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

The provisions of this endorsement apply only to the "dwellings" shown in the Schedule above. The **New Construction Coverage Extension** does not apply.

COVERAGE A – DWELLINGS

Under Coverage A Conditions the **LOSS CONDITION – VALUATION** applicable for **Property** is deleted and replaced by the following:

LOSS CONDITION – VALUATION

1. Property

a. The basis for loss settlement will be the smallest of the following amounts:

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

If the "dwelling" is rebuilt at a new premises, the cost described in this Paragraph 1.a. is limited to the cost that would have been incurred if the structure had been rebuilt at the original premises.

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

Replacement cost coverage does not apply to non-structural hail damage, as described below.

- b. You may make a claim for loss or damage covered by this insurance on an actual cash value basis (subject to the Limit of Insurance shown on the Farm Property Coverage Part Declarations) instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim for the additional coverage provided by this endorsement if you notify us of your intent to do so within 180 days after the loss or damage. However, we will settle all non-structural hail damage losses at the actual cash value, as of time of loss, of the damaged part of the "dwelling".
- c. We will not pay on a replacement cost basis for any loss or damage:
 - (1) Until the lost or damaged property is actually repaired or replaced; and
 - (2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

- d. We will not pay more for loss or damage on a replacement cost basis than the least of:
 - (1) The cost to replace, on the same premises, the lost or damaged property with other property;
 - (a) Of comparable design, material and quality; and
 - (b) Used for the same purpose; or
 - (2) The amount you actually spend that is necessarily to repair or replace the lost or damaged property; or
 - (3) The applicable Limit of Insurance for the "dwelling", as shown in the Declarations

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BORROWED FARM EQUIPMENT COVERAGE

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM

- A.** If a Limit of Insurance is shown in the Declarations for Coverage **E** and/or Coverage **F**, the following Additional Coverage is provided under this policy:

We will pay up to \$100,000 for borrowed farm machinery, vehicles and equipment as described and limited in paragraph **A.1.i.** of Covered Property under Coverage **E**. This limit is additional insurance; however, borrowed farm machinery, vehicles and equipment are covered under this endorsement only to the extent that they are not covered under another Coverage Form of this or any other policy of the "insured".

This additional Coverage will end:

1. 30 days after the machinery, vehicle or equipment is borrowed; or
 2. When this policy expires;
- whichever comes first.

- B. Covered Causes of Loss.** The Covered Causes of Loss for the coverage provided under this endorsement are those applicable to the "insured's" Farm Personal Property as indicated in the Declarations. If two or more Causes of Loss entries appear in the Declarations for covered Farm Personal Property, the broadest Causes of Loss category will apply to the coverage provided under this endorsement.

- C. Section II – Coverage Extensions paragraph F. Thirty-Day Additional Limit on Borrowed or Rented Farm Machinery, Vehicles and Equipment** does not apply to the coverage provided under this endorsement..

- D. Condition 8. Other Insurance and Service Agreement,** under Farm Property Conditions in the Farm Property Coverage Form, does not apply to the coverage provided under this endorsement.

- E.** A separate deductible of \$500 applies to the coverage provided by this endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DAMAGE TO BELOW-GROUND FOUNDATIONS OF BUILDINGS OR STRUCTURES

This endorsement modifies insurance provided under the following:

FARM PROPERTY – BARNs, OUTBUILDINGS AND OTHER FARM STRUCTURES COVERAGE FORM

SCHEDULE*

Location Number	Building Number
-----------------	-----------------

With respect to buildings listed in the Schedule, Section I – **Coverages** is revised as follows:

1. In paragraph **A.1. Covered Property**, subparagraph **d.** is replaced with the following:
 - d.** Farm Buildings and structures other than "dwellings", including below-ground foundations, attached sheds and permanent fixtures;
2. In paragraph **A.2. Property Not Covered**, subparagraph **d.** is deleted.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

REPLACEMENT COST – FARM MACHINERY, VEHICLES AND EQUIPMENT

This endorsement modifies insurance provided under the following:

FARM PERSONAL PROPERTY COVERAGE FORM

The provisions of this endorsement apply only to any item(s) of farm machinery, vehicles and equipment for which replacement cost loss settlement is specifically indicated in the Declarations of the Farm Personal Property Coverage Form.

A. With respect to the coverage provided by this endorsement the **Valuation** Loss Condition in the Coverage **E Conditions** is replaced by the following:

4. Valuation

- a. In the event of loss or damage to an item of farm machinery, vehicles and equipment listed in the Schedule from any of the Covered Causes Of Loss, we will determine the value of that item on the basis of replacement cost without deduction for depreciation.
- b. The Limit of Insurance for each scheduled item of farm machinery, vehicles and equipment must equal at least 80% of its full replacement cost as of the time of loss or damage.
The most we will pay in any one occurrence is the least of:
 - (1) The amount actually and necessarily spent to repair or replace that item; or
 - (2) The Limit of Insurance shown in the Declarations for that item.
- c. If the Limit of Insurance for any destroyed or damaged scheduled item of farm machinery, vehicles and equipment is less than 80% of its full replacement cost as of the time of loss, we will settle on the basis of Paragraph **c.(1)** or **c.(2)**, whichever gives the higher amount:

- (1) The actual cash value, as of the time of loss, of that item; or
- (2) A proportion of the cost to repair or replace that item, without deduction for depreciation. This proportion will equal the ratio of the applicable Limit of Insurance to 80% of the cost of repairing or replacing that item.

However, we will not pay more than the Limit of Insurance applicable to that item.

- d. If your loss qualifies for payment on a replacement cost basis, but the cost of repair or replacement is more than \$1,000, the only basis on which we will settle pending completion of repairs or replacement is actual cash value as of time of loss.

In case of such a loss, you can make an initial claim for payment on an actual cash value basis, and later make a supplementary claim for replacement cost payment. If you elect to exercise this option, you must notify us of your intention in writing within 180 days of the occurrence of the loss.

- e. For any item of farm machinery, vehicles and equipment that you elect not to repair or replace, the value will be the least of the following:
 - (1) Actual Cash Value of that item;
 - (2) Cost of reasonably restoring that item to its condition immediately before the loss or damage; or
 - (3) Cost of replacing that item with a functionally equivalent item.

- B.** With respect to the coverage provided by this endorsement the following are added to Property Not Covered under Coverage **E** – Scheduled Farm Personal Property:
- f.** All farm machinery, vehicles and equipment for which a single Limit of Insurance is shown in the Declarations;
 - g.** Any item of farm machinery, vehicles and equipment that is over 7 model years old;
 - h.** Any battery, tire, filter, belt, chain or canvas that is part of any item of farm machinery, vehicles and equipment; and
 - i.** Property covered under Section **II** – **Coverage Extensions**, paragraph **C.** Replacement Vehicles, Machinery and Equipment Newly Purchased and paragraph **D.** Additional Vehicles, Machinery and Equipment Newly Purchased.

POLICY NUMBER:

FARM
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENHANCED POLLUTANT CLEAN-UP AND REMOVAL

This endorsement modifies insurance provided under the following:

FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES,
CONDITIONS, DEFINITIONS

Section A. – **Additional Coverages** paragraph 6. **Pollutant Clean Up and Removal** is deleted and replaced with the following:

6. We will pay your expenses to extract "pollutants" from land or water if the release, discharge or dispersal of the "pollutants" occurs:
- a. On or away from the "insured location" and is caused by collision, upset, overturn, damage or vandalism of a vehicle or trailer that is owned or hired by the insured; or

- b. At the "insured location" caused by or resulting from a Covered Cause of Loss if the loss occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss.

The most we will pay under this additional coverage is \$ _____ for the sum of all such expenses arising out of all covered losses occurring during each separate 12 month period of this policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**INCREASED SPECIAL LIMITS ON SPECIFIED
HOUSEHOLD PERSONAL PROPERTY**

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL PROPERTY COVERAGE FORM

The Special Limits of Insurance for the following categories of household personal property listed in Section 3 under Coverage C are increased to new Limits of Insurance as follows:

SCHEDULE*

Location No.:

Bldg. No.:

Property	New Limits Of Insurance
a. Gold other than goldware, "money", platinum other than platinumware and silver other than silverware	\$
b. Letters of credit, manuscripts, passports and "securities". The dollar limit shown applies to these categories regardless of the medium (such as paper or computer software) on which the material exists. The limit shown includes the cost to research, replace or restore the information from the lost or damaged material.	\$
g. For loss by theft:	
(1) Furs, jewelry, precious and semiprecious stones, and watches	\$
(2) Goldware, goldplated ware, silverware, silverplated ware, platinumware, platinumplated ware and pewterware; this property includes platedware, flatware, hollowware, tea sets, trays, trophies and the like, also other utilitarian items made of or containing silver, gold, platinum or pewter	\$
(3) Firearms and related equipment	\$
h. Electronic apparatus and accessories, while in or upon a motor vehicle or other motorized land conveyance, but only if the electronic 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.	\$
i. 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.	\$

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

POLICY NUMBER:

FARM
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INCREASED SPECIAL LIMITS ON BUSINESS PROPERTY

This endorsement modifies insurance provided under the following:

FARM PROPERTY COVERAGE FORM

SCHEDULE*

Location No:

Building No:

New Limits of Insurance

\$ On "insured location"

\$ Off "insured location"
(20% of above amount)

- A.** The Special Limit of Insurance of \$2,500 shown in paragraph **A.3.** under Coverage C for "business property" on the "insured location" is increased to the new Limit of Insurance.
- B.** The Special Limit of Insurance of \$500 shown in paragraph **A.3.** under Coverage C for "business property" off the "insured location" is increased to a limit equal to 20 percent of the new limit for "business property" on the "insured location."
- C.** The new Limits of Insurance are part of, not in addition to, the applicable Limits of Insurance shown in the Declarations.
- D.** This endorsement does not apply to "business property":
 - 1.** In storage or held as a sample, for sale or delivery after sale; or
 - 2.** Pertaining to a business actually conducted on the "insured location."

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

POLICY NUMBER:

FARM
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GRAIN UNDER GOVERNMENT LOAN

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM
FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES, CONDITIONS,
DEFINITIONS

SCHEDULE*

Location No.	Type of Grain	Covered Causes of Loss	Limit of Insurance	Amount of CCC/USDA Loan
			\$	\$

- A.** This endorsement insures grain that is:
 - 1.** Pledged as collateral for a loan issued by the Commodity Credit Corporation of the U.S. Department of Agriculture; and
 - 2.** Listed in the Schedule.
- B.** The grain listed in the Schedule is Covered Property under Coverage **E** – Scheduled Farm Personal Property in the Farm Property – Farm personal Property Coverage Form, for the Covered Causes of Loss and Limit of Insurance indicated in the Schedule.
- C.** Subject to all other terms and conditions of this policy, including this endorsement, we will pay for loss to the Covered Property scheduled in this endorsement, to the extent the loss is not assumed by the Commodity Credit Corporation of the U.S. Department of Agriculture.
- D.** The following provision is added to the policy and supersedes any provision to the contrary:
 - This insurance shall not inure to the benefit of the Commodity Credit Corporation of the U.S. Department of Agriculture
- E.** The term "other insurance" in Loss Condition **8. Other Insurance and Service Agreement** means other insurance issued by a private (non-government) insurance carrier.
- F.** Paragraph **a.** of General Condition **4. Mortgageholders** is replaced by the following:
 - a.** The term mortgageholder does not include the Commodity Credit Corporation of the U.S. Department of Agriculture, nor any successor.

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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. Total Limit of Insurance	B. Deductible Amount	C. Covered Causes of Loss	D. Loss Valuation
\$	\$		<input type="checkbox"/> Actual Cash Value or <input type="checkbox"/> Replacement Cost Basis or <input type="checkbox"/> Functional Replacement Cost
E. Property Not Covered under the Coverage G. Blanket:			

1. 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 Item **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:

a. Identified in Item **E.** of the Schedule; or

b. Listed under Coverage **G** Item **2.**, Property Not Covered, in the Farm Property – Barns, Outbuildings And Other Farm Structures Coverage Form.

2. 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.** or **C.** or **D.**, respectively, in the Causes Of Loss Form – Farm Property.

3. 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:

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

a. 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 Item **3.a.**, means either actual cash value or replacement value, as selected in the Schedule.

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

- (1) Excavations, footings;
- (2) Foundations; and
- (3) 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.

b. Valuation

- (1) 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.

- (2) If Replacement Cost Basis 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:

- (a) The cost to replace the damaged part of a structure with material of like kind and quality and for like use; or
- (b) 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 **3.b.(2)** above is limited to the cost which would have been incurred if the structure had been rebuilt at the original premises.

If the cost of repair or replacement is more than either \$2,500 or 5% of the limit of insurance, the only basis on which we will settle pending completion of repairs or replacement is actual cash value, as of the time of loss or damage, of the damaged part of the structure. In such case, you can make an initial claim for payment on the actual cash value basis, and later make a supplementary claim for replacement cost payment. If you elect to exercise this option, you must notify us of your intention in writing within 180 days of the occurrence of the loss.

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

(3) Glass Replacement

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

POLICY NUMBER:

FARM
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INFLATION GUARD

This endorsement modifies insurance provided under the following:

FARM PROPERTY COVERAGE FORM

FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES, CONDITIONS,
DEFINITIONS

SCHEDULE*

Location No.	Building No.	Annual Rate %

- A.** Limits of insurance for covered buildings and structures to which this endorsement applies will increase at the annual rate shown in the Schedule applied pro rata during each year of the policy period.
- B.** The amount of increase will be the product of multiplying **1.** by **2.**, below:
 - 1.** The Limit of Insurance on the inception or last previous anniversary date of this policy.
 - 2.** The percentage of annual increase shown in the Schedule.
- C.** This endorsement does not apply to any building or structure that is not listed in the Schedule.

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

POLICY NUMBER:

FARM
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COLLISION RESULTING IN DEATH OF LIVESTOCK

This endorsement modifies insurance provided under the following:

FARM PROPERTY - FARM PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS FORM - FARM PROPERTY

SCHEDULE*

Location No.:

Limit per Animal: \$

Deductible: \$

With respect to "livestock" covered under Coverage **E**:

A. If Collision is shown in the Coverage **E** Declarations for "Livestock", paragraphs **A.**, **B.**, **C.** and **D.** in the Causes Of Loss Form - Farm Property are replaced by only the following covered cause of loss:

Collision Resulting in Death of Livestock: We will pay for loss of covered "livestock" caused by:

1. Collision or overturn of a vehicle on which the "livestock" are being transported. Collision means accidental contact of that vehicle with another vehicle or object; or
2. "Livestock" running into or being struck by a vehicle while the "livestock" are crossing, moving along or standing in a public road.

But we will not pay for loss if a vehicle owned or operated by an "insured":

1. Collides with the vehicle on which the "livestock" are being transported; or
 2. Strikes "livestock" crossing, moving along or standing in a public road.
- B.** In the Farm Property - Farm Personal Property Coverage Form, Section **A – Coverage** paragraph **3.d.** is replaced by the following:
3. **Special Limits of Insurance Under Coverage E**
 - d. The most we will pay for loss of or damage to any one head of "livestock" is the Limit per Animal shown in the Schedule.
Each horse, mule or head of cattle under one year of age as of time of loss will be counted as 1/2 head.

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INCREASED LIMITS ON CREDIT CARDS AND ELECTRONIC FUND TRANSFER CARDS OR OTHER DEVICES; FORGERY; COUNTERFEIT CURRENCY

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL
PROPERTY COVERAGE FORM

The \$500 limit of insurance as found in Paragraph **B.1.** of Section **III – Additional Coverages** is replaced with the
limit of insurance shown below:

Insured Location Number:

Building Number:

Limit of Insurance: \$

Premium for this insurance: \$

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UTILITY SERVICES INTERRUPTION COVERAGE

This endorsement modifies insurance provided under the following:

FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES, CONDITIONS, DEFINITIONS
CAUSES OF LOSS FORM – FARM PROPERTY

A. The following are added to Section **A. Additional Coverages** in the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions.

1. Utility Services – Direct Damage Coverage

a. We will pay for direct physical loss of or damage to Covered Property caused by the interruption of water, communication or power supply services to the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following property, not on the described premises:

- (1)** Water Supply Services Property, meaning the following types of property supplying water to the described premises:
 - (a)** Pumping stations; and
 - (b)** Water mains.
- (2)** Communication Supply Services Property, meaning property supplying communications service, including telephone, radio, microwave or television services to the described premises, such as:
 - (a)** Communication transmission lines including fiber optic transmission lines;
 - (b)** Coaxial cables; and
 - (c)** Microwave radio relays, except satellites.

But Communication Supply Services Property does not include overhead transmission lines.

(3) Power Supply Services Property, meaning the following types of property supplying electricity, steam or gas to the described premises:

- (a)** Utility generating plants;
- (b)** Switching stations;
- (c)** Substations;
- (d)** Transformers; and
- (e)** Transmission lines.

But Power Supply Services Property does not include overhead transmission lines.

b. The most we will pay for loss or damage in any one occurrence under this Additional Coverage is \$25,000. This limit is part of, not in addition to, the Limit of Insurance stated in the Declarations as applicable to the described premises.

2. Utility Services – Time Element Coverage

a. If your policy provides Disruption of Farming Operations Income Loss and Expense coverage it is extended to apply to the actual and necessary expenses which you incur to resume normal farming operations due to the interruption of water, communication or power supply services to the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following property located away from the described premises or located outside of buildings at the described premises:

(1) Water Supply Services Property, meaning the following types of property supplying water to the described premises:

- (a) Pumping stations; and
- (b) Water mains.

(2) Communication Supply Services Property, meaning property supplying communications service, including telephone, radio, microwave or television services to the described premises, such as:

- (a) Communication transmission lines including fiber optic transmission lines;
- (b) Coaxial cables; and
- (c) Microwave radio relays, except satellites.

But Communication Supply Services Property does not include overhead transmission lines.

(3) Power Supply Services Property, meaning the following types of property supplying electricity, steam or gas to the described premises:

- (a) Utility generating plants;
- (b) Switching stations;
- (c) Substations;
- (d) Transformers; and
- (e) Transmission lines.

But Power Supply Services Property does not include overhead transmission lines.

b. The most we will pay for loss in any one occurrence under this Additional Coverage is \$25,000. This limit is part of, not in addition to, the Limit of Insurance stated in the Declarations as applicable to the described premises.

c. We will not pay under this Additional Coverage for the actual and necessary expenses you incur during the first 24 hours following the direct physical loss or damage to the Water, Communication or Power Supply Services Property.

B. In the Causes of Loss Form – Farm Property, section **E. Exclusions** paragraph **6. Utility Services** does not apply to either the Utility Services – Direct Damage or the Utility Services – Time Element Additional Coverages.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DAIRY FARMS AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM
FARM PROPERTY – BARN, OUTBUILDINGS AND OTHER FARM STRUCTURES COVERAGE FORM
FARM COMPUTER COVERAGE ENDORSEMENT
FARM LIABILITY COVERAGE FORM
COMMERCIAL GENERAL LIABILITY COVERAGE FORM

I. The FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM is modified as described below:

A. The following additional coverage is added to Coverage E - SCHEDULED FARM PERSONAL PROPERTY:

Hay, Straw and Fodder

Coverage applies to hay, straw and fodder:

- a. In buildings or structures; and
- b. In stacks, windrows or bales, but for this property, fire, lightning, windstorm, hail, vandalism, and theft are the only Covered Causes of Loss. A stack means hay, straw or fodder in one area separated by a clear space of 100 feet or more from any other hay, straw or fodder in the open.

The most we will pay under this additional coverage is \$50,000 in any one occurrence. This limit of insurance applies in addition to any other applicable limit for this type of property shown in the Declarations.

B. Paragraph 3.a. under Coverage E - SCHEDULED FARM PERSONAL PROPERTY and paragraph G.2. under Section II – Coverage Extensions for COVERAGE F – UNSCHEDULED FARM PERSONAL PROPERTY is changed as follows:

1. Stack Limitation

If no specific stack limit is shown in the Declarations for hay, straw or fodder in the open the most we will pay is the lesser of the limit of insurance for this property or \$100,000 for any one stack.

C. The following Coverage Extensions are added under Coverage E and Coverage F:

1. Spoilage of Owned Milk

- a. We will pay for loss or damage to your milk contained in a refrigerated storage tank caused by a change in temperature due to:

- (1) Interruption of electrical service to your premises. The interruption must result from direct physical loss or damage by a covered cause of loss as stated under the Broad Causes of Loss, to the following property on or away from your premises:

- (a) Utility generating plants;
- (b) Switching stations;
- (c) Substations;
- (d) Transformers; and
- (e) Transmission lines, meaning overhead power transmission lines supplying electricity, steam or gas to your premises.

- (2) Mechanical breakdown of your refrigeration system.

- b. A \$500 deductible applies per occurrence to this extension of coverage.
- c. In the event of loss or damage to covered milk, we will pay actual cash value as of the date of loss.
- d. The maximum limit we will pay under this coverage extension is \$10,000 per premises whether the coverage is provided under Coverage E, Coverage F or both.

2. Milk Contamination Coverage

- a. We will pay for loss or damage to the insured's milk due to contamination which occurs on the premises of the insured. Contaminated milk means raw milk which contains impurities, making it unfit for human consumption.

- b. A deductible of \$1,000 per occurrence applies to this coverage extension.
- c. The maximum limit we will pay under this coverage extension is \$10,000 in any one occurrence

3. Theft Loss to Livestock

- a. If "livestock" coverage is not purchased under Coverage E or Coverage F, we will pay for loss of "livestock" by theft, including attempted theft, from the insured's premises when it is evident that the "livestock" has been stolen.
- b. We will not pay for loss of "livestock" due to acceptance of counterfeit money, fraudulent money orders, or checks or promissory notes not paid upon presentation.
- c. The most we will pay for this coverage extension is \$1,000. per animal and \$5,000 per occurrence.

4. Collision Resulting in Death of Livestock

- a. If "livestock" coverage is not purchased under Coverage E or F, we will pay for loss of "livestock" caused by:
 - (1) Collision or overturn of a vehicle on which the "livestock" are being transported. Collision means accidental contact of that vehicle with another vehicle or object; or
 - (2) "Livestock" running into or being struck by a vehicle while the "livestock" are crossing, moving along or standing in a public road.
- b. But we will not pay for loss if a vehicle owned or operated by an "insured":
 - (1) Collides with the vehicle on which the "livestock" are being transported; or
 - (2) Strikes "livestock" crossing, moving along or standing in a public road unless otherwise specified in the policy.

- c. The most we will pay for loss of or damage to any one head of "livestock" is the least of the following amounts:

- (1) 120% of the amount obtained by dividing the total insurance on the class and type of animal involved by the number of head of that class and type owned by you as of the time of loss.
- (2) The actual cash value of the animal destroyed or damaged.
- (3) \$2,000.

- d. Each horse, mule or head of cattle under one year of age as of time of loss will be counted as 1/2 head.
- e. No deductible applies to this additional coverage.

- D. The following coverage extension is added under Coverages E, F or G:

Extra Expense

- 1. We will pay up to \$10,000 for 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.

Coverage for such extra expense is not limited by the expiration of this policy. But, we will not pay extra expense you incur after the period required for repair, rebuilding or replacement of Covered Property.

Extra Expense coverage does not include loss caused by or resulting from the enforcement of any ordinance or law which requires any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to, or assess the effects of "pollutants".

- 2. No deductible applies to this Additional Coverage.
- 3. The maximum limit we will pay under this coverage extension is \$10,000 per occurrence. But if a higher limit of insurance is specified in the Declarations, it will apply in addition to this extension of coverage.

II. The following applies if the **FARM LIABILITY COVERAGE FORM** is part of your policy:

Additional Coverages is extended to include:

3. Damage to Milk of Others – Contaminated Milk

We will pay for damages because of “property damage” to milk you do not own that is contaminated by your milk.

III. The following applies if the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM** is part of your policy:

Coverage is extended under **SUPPLEMENTARY PAYMENTS - COVERAGES A and B** to include coverage for contaminated milk as follows:

We will pay for damages because of “property damage” to milk you do not own that is contaminated by your milk.

IV. The following applies if the **FARM COMPUTER COVERAGE FORM** is part of your policy

“Electronic Data Processing Equipment” is defined to include: milk meters, transponders, identification modules and related electronic data processing equipment. “Electronic Data Processing Equipment” does not include milking machinery.

SERFF Tracking Number: TRVD-125740930 State: Arkansas
First Filing Company: The Charter Oak Fire Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 2008-05-0051-F
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0006 Commercial Farm and Ranch
Liability
Product Name: Agribusiness Revision Filing
Project Name/Number: Agribusiness Revision Filing/2008-05-0051-F

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 08/05/2008

Comments:

Attachments:

AR NAIC Transmittal Doc.pdf
AR NAIC Form Schedule.pdf

Satisfied -Name: Explanatory Memorandum **Review Status:** Approved 08/05/2008

Comments:

Attachment:

AR Forms Filing EM (v2).pdf

Satisfied -Name: Forms Transmittal **Review Status:** Approved 08/05/2008

Comments:

Attachment:

AR Forms Transmittal.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only				
	a. Date the filing is received:				
	b. Analyst:				
	c. Disposition:				
	d. Date of disposition of the filing:				
	e. Effective date of filing:				
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">New Business</td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">Renewal Business</td> <td></td> </tr> </table>	New Business		Renewal Business	
New Business					
Renewal Business					
	f. State Filing #:				
	g. SERFF Filing #:				
	h. Subject Codes				

3. Group Name	Group NAIC #
The Travelers Companies Inc.	3548

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
The Travelers Indemnity Company	CT	25658	06-0566050	
The Charter Oak Fire Insurance Company	CT	25615	06-0291290	
The Travelers Indemnity Company of Connecticut	CT	25682	06-0336212	
The Travelers Indemnity Company of America	CT	25666	58-6020487	

5. Company Tracking Number	2008-05-0051-F
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Margaret Salsbury One Tower Sq. 8 MN Hartford, CT 06183	Senior Regulatory Analyst	(860) 277-6470	(860) 277-9730	MSALSBUR@Travelers.com
7.	Signature of authorized filer		<i>Margaret M. Salsbury</i>		
8.	Please print name of authorized filer		Margaret Salsbury		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	05.0
10. Sub-Type of Insurance (Sub-TOI)	05.0006
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	Agribusiness
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 01/01/09 Renewal: 01/01/09
15. Reference Filing?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	ISO
17. Reference Organization # & Title	FR-2002-OFR02 & FR-2005-OFR05
18. Company's Date of Filing	07/22/2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	2008-05-0051-F
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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In compliance with the insurance laws and regulations in your state, we respectfully present this form filing. We are submitting an adoption of ISO's forms, in addition to extensive revisions to our proprietary Agribusiness program.

We are adopting the following ISO filings:

- ISO Form filings FR-2002-OFR02 & FR-2005-OFR05.

Our Agribusiness program uses the ISO coverage form adopted above and proprietary Travelers rates. The applicable rules are a combination of both ISO and Travelers.

We are revising a number of Agribusiness endorsements. These forms are either new offerings for our customers or revisions to current forms to track with the revised ISO coverage form. These endorsements will allow us to remain competitive in the marketplace. In addition, we are withdrawing forms that have become obsolete.

Enclosed you will find a filing package which includes our filing memorandum, forms transmittal supplements, and our endorsements, along with the appropriate state filing forms.

Your approval of this filing will be appreciated. Should you have any questions regarding this submission, please feel free to contact me at your convenience.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #: N/A – EFT

Amount: \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #			2008-05-0051-F	
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)			N/A	
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Livestock in Your Care, Custody or Control	CG D1 77 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CG D1 77 01 97	1998-03-GL-678
02	Watercraft Schedule	FL T0 06 07 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
03	Coverage for Physical Injury to Crops and Animals Due to Certain Crop Dusting Operations Performed by Licensed Independent Contractor by Aircraft (Limited Crop Dusting Coverage)	FL T3 09 07 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
04	Livestock in Your Care, Custody or Control	FL T3 20 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FL T3 20 04 98	1998-03-FR-179
05	Exclusion – Mold	FL T3 26 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FL T3 26 07 01	2001-03-FR-210
06	Owned Snowmobile Schedule	FL T3 29 01 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
07	All-Terrain Vehicle Schedule	FL T3 30 01 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
08	Equine Professional Services Endorsement	FL T3 34 03 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
09	Exclusion – Equine Activities	FL T3 35 07 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
10	Exclusion – Equine Athletic Participants	FL T3 36 07 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
11	Farm-Ranch Amendatory Endorsement	FP T0 84 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T0 84 05 06	AR-PC-06-019831
12	Unit-Owners Coverage Schedule	FP T0 91 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T0 91 10 07	2007-10-0066

13	Sump Overflow and Water Backup From Sewers or Drains Schedule	FP T0 93 07 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
14	Dwelling Replacement Cost Protection (Including Ordinance or Law Coverage) Schedule	FP T0 95 07 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
15	Other Farm Structures Replacement Cost Protection (Including Ordinance or Law Coverage) Schedule	FP T0 96 07 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
16	Full Building Replacement Cost	FP T3 01 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T3 01 04 98	1998-03-FR-179
17	Agricultural Machinery Rental Reimbursement	FP T3 02 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T3 02 04 98	1998-03-FR-179
18	Beekeepers Equipment	FP T3 04 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T3 04 04 98	1998-03-FR-179
19	Scheduled Personal Property	FP T3 05 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T3 05 04 98	1998-03-FR-179
20	Causes of Loss – Earthquake Form	FP T3 07 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T3 07 04 98	1998-03-FR-179
21	Farm Unoccupancy or Vacancy Permit	FP T3 21 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T3 21 04 98	1998-03-FR-179
22	Functional Replacement Cost	FP T3 22 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T3 22 04 98	1998-03-FR-179
23	Loss Payable Provisions	FP T3 24 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T3 24 04 98	1998-03-FR-179
24	Agri-Plus II Property Endorsement	FP T3 38 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T3 38 04 98	1998-03-FR-179
25	Irrigation Equipment Coverage	FP T3 43 07 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
26	Equine Property Endorsement	FP T3 44 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T3 44 01 01	2001-03-FR-201
27	High Value Dwelling Endorsement	FP T3 50 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T3 50 04 06	AR-PC-06-019831
28	Identity Fraud Expense Coverage	FP T3 51 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T3 51 04 06	AR-PC-06-019831
29	Windstorm or Hail Percentage Deductible	FP T3 57 07 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
30	Unit-Owners Coverage	FP T3 59 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T3 59 10 07	2007-10-0066
31	Sump Overflow and Water Backup From Sewers or Drains (Coverages A, B, C and D Only)	FP T3 60 07 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	

32	Manufactured Home Replacement Cost Endorsement	FP T3 61 07 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
33	Borrowed Farm Equipment Coverage	FP T3 62 07 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
34	Damage to Below-Ground Foundations of Buildings or Structures	FP T3 63 07 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
35	Farm Machinery, Vehicles and Equipment Replacement Cost	FP T3 64 07 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
36	Enhanced Pollutant Cleanup and Removal	FP T4 02 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T4 02 04 98	1998-03-FR-179
37	Increased Special Limits On Specified Household Personal Property	FP T4 07 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T4 07 04 98	1998-03-FR-179
38	Increased Special Limits On Business Property	FP T4 09 07 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
39	Grain Under Government Loan	FP T4 27 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T4 27 04 98	1998-03-FR-179
40	Coverage G – Barns, Outbuildings and Other Farm Structures – Blanket Insurance	FP T4 28 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T4 28 04 98	1998-03-FR-179
41	Inflation Guard	FP T4 31 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T4 31 04 98	1998-03-FR-179
42	Collision Resulting in Death of Livestock	FP T4 56 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T4 56 04 98	1998-03-FR-179
43	Increased Limits on Credit Cards and Electronic Fund Transfer Cards or Other Access Devices; Forgery; Counterfeit Currency	FP T4 83 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T4 83 04 98	1998-03-FR-179
44	Utility Services Interruption Coverage	FP T4 87 09 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	none	
45	Dairy Farms – Amendatory Provisions	IL T3 41 07 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	IL T3 41 04 98	1998-03-CM-312
46	Increased Limits on Credit Cards; Fund Transfer Cards; Forgery; Counterfeit Currency	FP T0 83 04 88	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		1988-03-FR-022
47	Contact with Roadbed or Ground	FP T3 18 04 98	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		1998-03-FR-179
48	Exclusion – War	FL T3 27 06 02	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		2002-03-FR-215

**Filing Explanatory Memorandum
Travelers Agribusiness
Arkansas Forms and Endorsements Filing
Revision of Independent Farm/Ranch Forms and Endorsements**

In this filing the Travelers Companies are:

- introducing revisions to our portfolio of independent farm coverage endorsements to track with the revisions made to ISO endorsements in recent product filings; and
- introducing new independent endorsements to provide enhanced coverage offerings to our Farm/Ranch policyholders.

Our revised and new independent endorsements provide additional coverage options not offered by ISO or replace certain ISO forms with proprietary versions. This memorandum provides the details for each of the revisions being made to our independent endorsements.

Farm Property Endorsements:

1. FP T0 84 07 08 – Farm-Ranch Amendatory Endorsement

This endorsement is revised as follows:

- The Coverage B broadening for unattached private structures has been deleted. This broadening has been made a part of the ISO Farm Property - Farm Dwellings, Appurtenant Structures and Household Personal Property Coverage Form FP 00 12 09 03;
- The increased special limit of insurance for platinum has been revised to state "platinum other than platinumware";
- The \$5,000 increased special limit of insurance for grave markers has been deleted;
- The special limit of insurance for loss by theft to goldware, etc. has been revised to include platinumware and platinumplated ware;
- The special limits of insurance for electronic apparatus and accessories have been revised to track with the changes to the ISO language;
- A new paragraph has been added to increase the limit of insurance available for grave markers under Section III – Additional Coverages from \$5,000 to \$7,500;
- The special limits of insurance applicable to gold, money, platinum, etc. and to firearms have been increased to \$3,000 and \$7,500, respectively; and
- A new paragraph has been added to remove the Special Causes of Loss limitation for wind, hail, etc. damage to the interior of dwellings and other private structures unless the building itself first sustains wind or hail damage to its roof or walls.

2. FP T3 01 07 08 – Full Building Replacement Cost

With respect to rebuilding at a new premises, paragraph B.1.d. of the valuation provision is revised to track with ISO's changes to the Loss Condition – Valuation in the Coverage A Conditions of Farm Property - Farm Dwellings, Appurtenant Structures and Household Personal Property Coverage Form FP 00 12 09 03.

3. FP T3 02 07 08 – Agricultural Machinery Rental Reimbursement

The references to the Other Insurance condition in paragraph 3. have been revised to read "Other Insurance and Service Agreement" condition to track with ISO's changes to the Other Insurance and Service Agreement Condition in Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions Definitions FP 00 90 09 03.

4. FP T3 04 07 08 – Beekeepers Equipment

This endorsement has undergone an editorial revision. Unnecessary paragraph designators have been removed, the Property Not Covered paragraph has been re-written for clarity and the term "insured" has been placed in quotes to indicate that has special meaning. These changes have not been made to track with any similar ISO revisions.

5. FP T3 05 07 08 – Scheduled Personal Property

The Schedule has been revised to add platinumware and platinumplated ware in part (E). This revision tracks with the changes to the Coverage C Special Limits of Insurance in ISO's Farm Property - Farm Dwellings, Appurtenant Structures and Household Personal Property Coverage Form FP 00 12 09 03.

6. FP T3 07 07 08 – Causes of Loss – Earthquake Form

The phrase "failure includes lack of sufficient capacity and reduction in supply" has been added to paragraph B.2.d. to track with the revised Utility Services exclusion paragraph E.5. in ISO's Causes of Loss Form – Farm Property FP 10 60 09 03.

7. FP T3 18 04 98 – Contact With Roadbed or Ground

This independent endorsement is withdrawn. ISO now provides this coverage via the deletion of an exclusion in its Causes of Loss – Farm Property Form FP 10 60 09 03 and its Mobile Agricultural Machinery and Equipment Coverage Form FP 00 30 09 03. It is no longer necessary for our companies to maintain this endorsement.

8. FP T3 21 07 08 – Farm Unoccupancy and Vacancy Permit

This endorsement has undergone minor editorial revision. The paragraph reference in paragraph A. has been changed from "number II" to "B.11."

9. FP T3 22 07 08 – Functional Replacement Cost

With respect to rebuilding at a new premises, paragraph D. of this endorsement is revised to track with ISO's changes to the Loss Condition – Valuation in the Coverage A Conditions of Farm Property - Farm Dwellings, Appurtenant Structures and Household Personal Property Coverage Form FP 00 12 09 03.

10. FP T3 24 07 08 – Loss Payable Provisions

The reference to the Other Insurance condition in paragraph C.3. has been revised to read "Other Insurance and Service Agreement" to track with ISO's changes to the Other Insurance and Service Agreement Condition in Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions Definitions FP 00 90 09 03.

11. FP T3 38 07 08 – Agri-Plus II Property Endorsement

This endorsement is revised as follows:

- o The Coverage E Miscellaneous Equipment per-item limit has been increased from \$2,000 to \$5,000;
- o The Coverage E Additional Machinery, Vehicles and Equipment Newly Purchased limit has been increased from \$250,000 to \$500,000; and
- o The Coverage E and Coverage F per-stack limit for hay, straw and fodder is increased from \$50,000 to \$100,000.

12. FP T3 43 07 08 – Irrigation Equipment Coverage

This new optional endorsement deletes the Coverage F exclusion for irrigation equipment and enables this property to be covered as unscheduled farm personal property.

13. FP T3 50 07 08 – High Value Dwelling Endorsement

This endorsement is revised as follows:

- o Quotations have been removed from the terms "high value dwelling" and "electronic data processing equipment";
- o With respect to rebuilding at a new premises, paragraph A.1.a. of this endorsement is revised to track with ISO's changes to the Loss Condition – Valuation in the Coverage A Conditions of Farm Property - Farm Dwellings, Appurtenant Structures and Household Personal Property Coverage Form FP 00 12 09 03;
- o Paragraph A.2. has been added and paragraph A.3. modified to track with ISO's decision to remove the Section II - Coverage Extension for structures used solely as private garages and apply it to all coverage B structures as a Special Limit of Insurance under Coverage B;
- o The individual paragraphs under the Ordinance or Law coverage have been re-arranged for clarity; and
- o The title of paragraph 5.b. has been revised to read "Credit Cards and Electronic Fund Transfer Cards or Other Access Devices; Forgery; Counterfeit Currency" to track with the ISO change to the Section III – Additional coverage of the same name in the Farm Property - Farm Dwellings, Appurtenant Structures and Household Personal Property Coverage Form FP 00 12 09 03.

14. FP T3 57 07 08 – Windstorm or Hail Percentage Deductible

Paragraph A.3. is revised to address property covered under the new Thirty-Day Additional Limit On Borrowed Or Rented Farm Machinery, Vehicles, Equipment Extension of Coverage in forms FP 00 13 Farm Property – Farm Personal Property Coverage Form and FP 00 30 Mobile Agricultural Machinery And Equipment Coverage Form. These revisions track with the changes to ISO endorsement FP 03 05 09 03.

15. FP T3 59 07 08 – Unit-Owners Coverage

Paragraph E.3. is revised to add the Special Causes of Loss to the unit-owners covered causes of loss. The Special Causes of Loss have been amended so that they apply only to dwellings or covered structures. References to Coverages B, C, D, E and F have been removed as they are not provided under the unit-owners coverage. References to the Basic and Broad covered causes of loss have been amended to include the Special causes of loss in various places throughout endorsement FP T3 59 07 08.

16. FP T3 60 07 08 – Sump Overflow and Water Backup From Sewers or Drains (Coverages A, B, C and D Only)

This new independent endorsement allows water backup coverage to be specifically applied to individual dwellings or buildings. Our companies will offer this endorsement as an additional option to the ISO water backup endorsement FP 04 02 which does not distinguish between different buildings.

17. FP T3 61 07 08 – Manufactured Home Replacement Cost Endorsement

This new independent optional endorsement enables policyholders to apply replacement cost loss settlement to manufactured homes that are insured dwellings. Non-structural damage from hail will continue to be settled on an actual cash value basis.

18. FP T3 62 07 08 – Borrowed Farm Equipment Coverage

This new independent endorsement enables a policyholder to add \$100,000 of blanket coverage for borrowed farm equipment as described in Coverage Form FP 00 13 09 03. Borrowed Farm Equipment Coverage endorsement FP T3 62 replaces the withdrawn ISO endorsement FP 04 23 which provided up to \$50,000 blanket coverage on farm machinery vehicles and equipment which the policyholder borrowed or rented without a written contract. When attached to the policy, endorsement FP T3 62 deletes the new Thirty-Day Additional Limit On Borrowed Or Rented Farm Machinery, Vehicles, Equipment Coverage Extension in Coverage Form FP 00 13. Endorsement FP T3 62 allows policyholders to purchase a higher basic limit of borrowed equipment coverage than offered by the ISO coverage form.

19. FP T3 63 07 08 – Damage to Below-Ground Foundations of Buildings or Structures

This new independent optional endorsement replaces ISO's endorsement FP 14 01 09 03. In contrast to the ISO endorsement, FP T3 63 does not treat below-ground foundations as separately insured property. Instead, it enables below-ground foundations to be considered as covered property within the grant of coverage in Coverage Form FP 00 14. Accordingly, there is no additional coverage for consequential expenses. Losses are settled using the valuation provisions of Coverage Form FP 00 14.

20. FP T3 64 07 08 – Farm Machinery, Vehicles and Equipment Replacement Cost

This new independent optional endorsement is based on ISO's endorsement FP 05 21 09 03. It overrides the actual cash value loss valuation under Farm Personal Property Coverage E and replaces it with replacement cost loss settlement for any items of farm machinery, vehicles and equipment listed on the Schedule. At least 80% insurance to value must be maintained on Scheduled equipment in order for the replacement cost loss settlement to apply. Endorsement FP T3 64 also provides that the replacement cost loss settlement provisions do not apply to farm machinery, vehicles and equipment covered under a blanket limit of insurance; any item of farm machinery, vehicles and equipment over seven model years old; and any battery, tire, belt, filter, chain or canvas that is part of any item of farm machinery, vehicles and equipment. Coverage also does not apply to newly acquired additional or replacement machinery.

21. FP T4 07 07 08 – Increased Special Limits on Specified Household Personal Property

The property description in paragraph b. of the Schedule has been expanded to state that the limit applies regardless of the medium on which the covered property exists, and that the limit includes the costs to research, replace or restore to lost information. This change tracks with the revisions made to the Special Limits of Insurance Under Coverage C in ISO's Farm Property - Farm Dwellings, Appurtenant Structures and Household Personal Property Coverage Form FP 00 12 09 03.

22. FP T4 09 07 08 – Increased Special Limits on Business Property

This new independent endorsement is used when higher limits are desired for business property under Coverage C than is granted in the property form.

23. FP T4 27 07 08 – Grain Under Government Loan

The reference to the Other Insurance condition in paragraph E. has been revised to read "Other Insurance and Service Agreement" to track with ISO's changes to the Other Insurance and Service Agreement Condition in Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions Definitions FP 00 90 09 03.

24. FP T4 28 07 08 – Coverage G – Barns, Outbuildings and Other Farm Structures – Blanket Insurance

The coinsurance condition in paragraph 3.a. has been revised to track with the valuation changes made in paragraphs B.3.b.(1) and (2) of the ISO Farm Property – Barns, Outbuildings and Other Farm Structures Coverage Form FP 00 14 09 03.

25. FP T4 83 07 08 – Increased Limits on Credit Cards and Electronic Fund Transfer Cards or Other Access Devices; Forgery; Counterfeit Currency

The title of this endorsement has been changed to track with the revised title of the Section III – Additional Coverage in ISO's Farm Property - Farm Dwellings, Appurtenant Structures and Household Personal Property Coverage Form FP 00 12 09 03.

26. FP T4 87 09 07 – Utility Services Interruption Coverage

This new independent endorsement provides coverage for direct physical loss of or damage to covered property caused by the interruption of water, communication or power supply services to the described premises. If the policy provides Disruption of Farming Operations Income Loss and Expense coverage it will be extended to apply to the actual and necessary expenses which the insured incurs to resume normal farming operations due to the interruption of water, communication or power supply services to the described premises. In either case, the interruption must result from direct physical loss or damage by a Covered Cause of Loss to specified property not on the described premises.

27. FP T0 83 04 88 – Increased Limits on Credit Cards, Fund Transfer Cards; Forgery; Counterfeit Currency

This endorsement will be withdrawn from use and replaced by Increased Limits on Credit Cards and Electronic Fund Transfer Cards or Other Access Devices; Forgery; Counterfeit Currency endorsement FP T4 83 07 08.

28. FP T0 93 07 08 – Sump Overflow and Water Backup From Sewers or Drains Schedule

This new Schedule is a companion form to new endorsement FP T3 60 07 08 shown above. It is used to enter and display the location, building and limits of insurance information which would normally appear on FP T3 60. Our company uses Schedule forms to simplify the policy issuance programming required when coverage forms combine both text and Schedule entry information. Schedule form FP T0 93 will be attached to the policy whenever the Sump Overflow and Water Backup From Sewers or Drains (Coverages A, B, C and D Only) endorsement FP T3 60 is used.

29. FP T0 91 07 08 – Unit-Owners Coverage Schedule

The Causes of Loss entry area on the Schedule has been revised to include the Special Causes of Loss. Our company uses Schedule forms to simplify the policy issuance programming required when coverage forms combine both text and Schedule entry information. Schedule form FP T0 91 will be attached to the policy whenever the Unit-Owners Coverage endorsement FP T3 59 is used.

30. FP T0 95 07 08 – Dwelling Replacement Cost Protection (Including Ordinance or Law Coverage) Schedule

This new Schedule is a companion form to revised ISO endorsement FP 04 04 09 03. It is used to enter and display the dwelling information that would normally appear on FP 04 04. Our company uses Schedule forms to simplify the policy issuance programming required when coverage forms combine both text and Schedule entry information. Schedule Form FP T0 95 will be attached to the policy whenever Dwelling and Farm Building Replacement Cost Protection (Including Ordinance or Law Coverage) endorsement FP 04 04 is used to cover dwellings.

31. FP T0 96 07 08 – Other Farm Structures Replacement Cost Protection (Including Ordinance or Law Coverage) Schedule

This new Schedule is a companion form to revised ISO endorsement FP 04 04 09 03. It is used to enter and display the other farm structure information that would normally appear on FP 04 04. Our company uses Schedule forms to simplify the policy issuance programming required when coverage forms combine both text and Schedule entry information. Schedule Form FP T0 96 will be attached to the policy whenever Dwelling and Farm Building Replacement Cost Protection (Including Ordinance or Law Coverage) endorsement FP 04 04 is used to cover other farm structures.

Farm Liability Endorsements:

1. FL T3 09 07 08 – Coverage for Physical Injury to Crops and Animals Due to Certain Crop Dusting Operations Performed by Licensed Independent Contractor by Aircraft (Limited Crop Dusting Coverage)

This new endorsement amends the Commercial General Liability form by adding a \$25,000 aggregate limit for specific crop dusting exposures. Under this coverage we offer reparations for physical injury to crops and animals only; there is no bodily injury or environmental coverage afforded.

2. FL T3 20 07 08 – Livestock in Your Care, Custody or Control Endorsement (farm liability)

The words "or authorized by" have been added to paragraph C.2.b.(1). to broaden the exception to the exclusion to more fully align with our coverage intent.

3. FL T3 26 07 08 – Exclusion – Mold

Reference to the Products/Completed Operations Hazard has been deleted from paragraph 1. The Products/Completed Operations Hazard is not defined or contemplated in the Farm Liability Coverage Form.

4. FL T3 27 06 02 – Exclusion – War

This independent endorsement is withdrawn. Our companies will now use the ISO endorsement FL 10 20 12 02 in place of FL T3 27 06 02.

5. FL T3 34 03 08 – Equine Professional Services Endorsement

This new optional endorsement modifies the general liability coverage grant to provide coverage against claims for bodily injury and property damage arising out of the rendering of or failure to render professional services as the owner or operator of an equestrian or stable facility. Such rendering of or failure to render professional services will be considered an occurrence as defined by the policy. Certain general liability exclusions are deleted with respect to property damage to non-owned horses and tack equipment. Property damage to horses is subject per-animal and annual aggregate sub-limits.

6. FL T3 35 07 08 – Exclusion – Equine Activities

This new endorsement excludes coverage for bodily injury, property damage, personal injury or advertising injury arising out of any of the equine-related activities specified in the form. These exposures are traditionally outside of our companies' underwriting appetite and coverage is normally provided elsewhere.

7. FL T3 36 07 08 – Exclusion – Equine Athletic Participants

This new endorsement excludes coverage for bodily injury to any person while practicing for or participating in any of the equine-related activities specified in the form. These exposures are traditionally outside of our companies' underwriting appetite and coverage is normally provided elsewhere.

8. CG D1 77 07 08 – Livestock in Your Care, Custody or Control Endorsement (general liability)

The words "or authorized by" have been added to paragraph C.2.b.(1). to broaden the exception to the exclusion to more fully align with our coverage intent.

9. FL T3 29 01 08 – Owned Snowmobile Schedule

This new Schedule is a companion form to ISO endorsement FL 04 71. It is used to enter and display the snowmobile make, model and motor/serial number information that would normally appear on FL 04 71. Our company uses Schedule forms to simplify the policy issuance programming required when coverage forms combine both text and Schedule entry information. Schedule Form FL T3 29 will be attached to the policy whenever the optional Owned Snowmobile endorsement FL 04 71 is used.

10. FL T3 30 01 08 – All-Terrain Vehicle Schedule

This new Schedule is a companion form to ISO endorsement FL 04 74. It is used to enter and display the vehicle year, make, model, serial number and description that would normally appear on FL 04 74. Our company uses Schedule forms to simplify the policy issuance programming required when coverage forms combine both text and Schedule entry information. Schedule Form FL T3 30 will be attached to the policy whenever the optional All-Terrain Vehicle Coverage endorsement FL 04 74 is used.

11. FL T0 06 07 08 – Watercraft Schedule

This new Schedule is a companion form to ISO endorsement FL 04 83. It is used to enter and display the description, horsepower, length and navigation period information that would normally appear on FL 04 83. Our company uses Schedule forms to simplify the policy issuance programming required when coverage forms combine both text and Schedule entry information. Schedule Form FL T0 06 will be attached to the policy whenever the optional Watercraft endorsement FL 04 83 is used.

The independent property and liability endorsements listed below have undergone editorial changes such as revisions to paragraph designators, corrections to coverage form references, correction of spelling or formatting errors and similar, non-substantive changes.

FP T3 44 07 08 – Equine Property Endorsement

FP T3 51 07 08 – Identity Fraud Expense Coverage

FP T4 02 07 08 – Enhanced Pollutant Cleanup and Removal

FP T4 31 07 08 – Inflation Guard

FP T4 56 07 08 – Collision Resulting in Death of Livestock

IL T3 41 07 08 – Dairy Farms – Amendatory Provisions

**NAIC
PROPERTY - CASUALTY
ARKANSAS FORMS TRANSMITTAL SUPPLEMENT**

<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORM</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
Livestock in Your Care, Custody or Control	CG D1 77 07 08	CG D1 77 01 97	E-Farm-O	(B) This endorsement modifies the Commercial General Liability Coverage Form for Bodily Injury and Property Damage to delete the exclusion for Livestock in the care, custody or control of the insured.
Watercraft Schedule	FL T0 06 07 08	none	S-Farm-O	(C) This new Schedule is used to enter and display the watercraft information that would normally appear on endorsement FL 04 83.
Coverage for Physical Injury to Crops and Animals Due to Certain Crop Dusting Operations Performed by Licensed Independent Contractor by Aircraft (Limited Crop Dusting Coverage)	FL T3 09 07 08	none	E-Farm-O	(B) This endorsement amends the Commercial General Liability form by adding a \$25,000 aggregate limit for specific crop dusting exposures. Under this coverage we offer reparations for physical injury to crops and animals only; there is no bodily injury or environmental coverage afforded.
Livestock in Your Care, Custody or Control	FL T3 20 07 08	FL T3 20 04 98	E-Farm-O	(B) This endorsement modifies the Farm Liability Coverage Form for coverage H, Bodily Injury and Property Damage to delete the exclusion for Livestock in the care, custody or control of the insured.
Exclusion – Mold	FL T3 26 07 08	FL T3 26 07 01	E-Farm-O	(R) This endorsement adds a mold exclusion to the Farm Liability Coverage Form.
Owned Snowmobile Schedule	FL T3 29 01 08	none	S-Farm-O	(C) This new Schedule is used to enter and display the snowmobile information that would normally appear on endorsement FL 04 71.
All-Terrain Vehicle Schedule	FL T3 30 01 08	none	S-Farm-O	(C) This new Schedule is used to enter and display the all-terrain vehicle information that would normally appear on endorsement FL 04 74.
Equine Professional Services Endorsement	FL T3 34 03 08	none	E-Farm-O	(B) Modifies the general liability coverage grant to provide coverage against claims for bodily injury and property damage arising out of the rendering of or failure to render professional services as the owner or operator of an equestrian or stable facility.

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<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORM</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
Exclusion – Equine Activities	FL T3 35 07 08	none	E-Farm-O	(R) This endorsement excludes coverage for bodily injury, property damage, personal injury or advertising injury arising out of any of the equine-related activities specified in the form. These exposures are traditionally outside of our companies' underwriting appetite and coverage is normally provided elsewhere.
Exclusion – Equine Athletic Participants	FL T3 36 07 08	none	E-Farm-O	(R) This endorsement excludes coverage for bodily injury to any person while practicing for or participating in any of the equine-related activities specified in the form. These exposures are traditionally outside of our companies' underwriting appetite and coverage is normally provided elsewhere.
Farm-Ranch Amendatory Endorsement	FP T0 84 07 08	FP T0 84 05 06	E-Farm-M	(B) Increases certain Coverage C special limits of insurance and increases limits on certain additional coverages.
Unit-Owners Coverage Schedule	FP T0 91 07 08	FP T0 91 10 07	S-Farm-O	(C) This new Schedule is a companion form to Unit-Owners Coverage endorsement FP T3 50 10 07 and is used to enter and display the dwelling, limits of insurance and cause of loss information which would normally appear on FP T3 59.
Sump Overflow and Water Backup From Sewers or Drains Schedule	FP T0 93 07 08	none	S-Farm-O	(C) This new Schedule is used to enter and display the location, building and limits of insurance information which would normally appear on FP T3 60.
Dwelling Replacement Cost Protection (Including Ordinance or Law Coverage) Schedule	FP T0 95 07 08	none	S-Farm-O	(C) This new Schedule is used to enter and display the dwelling information that would normally appear on FP 04 04.
Other Farm Structures Replacement Cost Protection (Including Ordinance or Law Coverage) Schedule	FP T0 96 07 08	none	S-Farm-O	(C) This new Schedule is used to enter and display the other farm structure information that would normally appear on FP 04 04.
Full Building Replacement Cost	FP T3 01 07 08	FP T3 01 04 98	E-Farm-O	(B) Extends the replacement cost valuation provisions to apply in excess of the limit of insurance.
Agricultural Machinery Rental Reimbursement	FP T3 02 07 08	FP T3 02 04 98	E-Farm-O	(B) Adds coverage for expenses incurred for rental of agricultural machinery to replace any property shown in the Schedule.
Beekeepers Equipment	FP T3 04 07 08	FP T3 04 04 98	E-Farm-O	(B) Adds certain beekeepers equipment as covered personal property.

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<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORM</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
Scheduled Personal Property	FP T3 05 07 08	FP T3 05 04 98	E-Farm-O	(B) Extends coverage, causes of loss and limits of insurance for personal property listed in the Schedule and eliminates a deductible.
Causes of Loss – Earthquake Form	FP T3 07 07 08	FP T3 07 04 98	E-Farm-O	(B) Adds earthquake causes of loss and special earthquake deductible. Coverage applies per Scheduled location.
Farm Unoccupancy or Vacancy Permit	FP T3 21 07 08	FP T3 21 04 98	E-Farm-O	(B) Waives the application of the policy's Vacancy Condition to locations shown in the Schedule
Functional Replacement Cost	FP T3 22 07 08	FP T3 22 04 98	E-Farm-O	(B) Applies functional replacement cost loss valuation to any property shown in the Schedule.
Loss Payable Provisions	FP T3 24 07 08	FP T3 24 04 98	E-Farm-O	(C) This form is applicable to mortgage holders, loss payees, lender's certificates and contracts of sale, thereby eliminating the need for several different forms.
Agri-Plus II Property Endorsement	FP T3 38 07 08	FP T3 38 04 98	E-Farm-O	(B) This endorsement adds five additional coverages to the Farm-Ranch policy's Coverages E and F and increases four of the policy's built-in property limits.
Irrigation Equipment Coverage	FP T3 43 07 08	none	E-Farm-O	(B) This endorsement deletes the Coverage F exclusion for irrigation equipment.
Equine Property Endorsement	FP T3 44 07 08	FP T3 44 01 01	E-Farm-O	(B) This endorsement offers Equine Farm and Ranch Operations several Coverage E enhancements packaged together for a single premium charge.
High Value Dwelling Endorsement	FP T3 50 07 08	FP T3 50 04 06	E-Farm-O	(B) This endorsement adds enhanced replacement cost valuation and applies several new and revised additional coverages to specified dwellings.
Identity Fraud Expense Coverage	FP T3 51 07 08	FP T3 51 04 06	E-Farm-O	(B) This endorsement adds a \$25,000 Identity Fraud Expense Additional Coverage to the farm-ranch property policy.
Windstorm or Hail Percentage Deductible	FP T3 57 07 08	none	E-Farm-O	(R) This endorsement allows the policyholder to select a wind and hail damage deductible equal to 1%, 3% or 5% of a covered building's value.
Unit-Owners Coverage	FP T3 59 07 08	FP T3 59 10 07	E-Farm-O	(B) This endorsement provides property and liability coverage under the Farm Program for owners of condominium or cooperative units on or away from the farm premises

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<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORM</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
Sump Overflow and Water Backup From Sewers or Drains (Coverages A, B, C and D Only)	FP T3 60 07 08	none	E-Farm-O	(B) This new endorsement allows water backup coverage to be applied specifically to individual dwellings or buildings. Optional increased limits are also available.
Manufactured Home Replacement Cost Endorsement	FP T3 61 07 08	none	E-Farm-O	(B) This new endorsement enables policyholders to apply replacement cost loss settlement to manufactured homes that are insured dwellings. Non-structural damage from hail will continue to be settled on an actual cash value basis.
Borrowed Farm Equipment Coverage	FP T3 62 07 08	none	E-Farm-O	(B) This endorsement enables a policyholder to add \$100,000 of blanket coverage for borrowed farm equipment as described in Coverage Form FP 00 13 09 03.
Damage to Below-Ground Foundations of Buildings or Structures	FP T3 63 07 08	none	E-Farm-O	(B) This endorsement enables below-ground foundations to be considered as covered property within the grant of coverage in Coverage Form FP 00 14.
Farm Machinery, Vehicles and Equipment Replacement Cost	FP T3 64 07 08	none	E-Farm-O	(B) This endorsement overrides the actual cash value loss valuation under Farm Personal Property Coverage E and replaces it with replacement cost loss settlement for any items of farm machinery, vehicles and equipment listed on the Schedule. At least 80% insurance to value must be maintained on Scheduled equipment in order for the replacement cost loss settlement to apply.
Enhanced Pollutant Cleanup and Removal	FP T4 02 07 08	FP T4 02 04 98	E-Farm-O	(B) This endorsement increases the limit of coverage and extends coverage on or away from insured locations for expenses resulting from the collision, upset or overturn of a vehicle.
Increased Special Limits On Specified Household Personal Property	FP T4 07 07 08	FP T4 07 04 98	E-Farm-O	(B) This endorsement is used when higher limits are desired for household personal property under Coverage C than is granted in the property form.
Increased Special Limits On Business Property	FP T4 09 07 08	none	E-Farm-O	(B) This endorsement is used when higher limits are desired for business property under Coverage C than is granted in the property form.
Grain Under Government Loan	FP T4 27 07 08	FP T4 27 04 98	E-Farm-O	(B) This endorsement insures under Coverage E any Scheduled grain that is pledged as collateral for a loan issued by the Commodity Credit Corporation of the U.S. Department of Agriculture.

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Coverage G – Barns, Outbuildings and Other Farm Structures – Blanket Insurance	FP T4 28 07 08	FP T4 28 04 98	E-Farm-O	(B) This endorsement allows blanket coverage for farm structures other than dwellings.
Inflation Guard	FP T4 31 07 08	FP T4 31 04 98	E-Farm-O	(B) This endorsement is a coverage enhancement that will provide an automatic increase to the applicable building limit at each policy anniversary.
Collision Resulting in Death of Livestock	FP T4 56 07 08	FP T4 56 04 98	E-Farm-O	(B) This endorsement will either provide the collision cause of loss for Livestock scheduled in the form when Livestock is not covered under the Basic or Broad causes of loss, or provide an optional higher limit of coverage for livestock resulting from vehicle collision.
Increased Limits on Credit Cards and Electronic Fund Transfer Cards or Other Access Devices; Forgery; Counterfeit Currency	FP T4 83 07 08	FP T4 83 04 98	E-Farm-O	(B) This endorsement is used when higher limits are desired for household personal property under Coverage C than is granted in the property form.
Utility Services Interruption Coverage	FP T4 87 09 07	none	E-Farm-O	(B) This new independent endorsement provides coverage for direct physical loss of or damage to covered property caused by the interruption of water, communication or power supply services to the described premises. If the policy provides Disruption of Farming Operations Income Loss and Expense coverage it will be extended to apply to the actual and necessary expenses which the insured incurs to resume normal farming operations due to the interruption of water, communication or power supply services to the described premises.
Dairy Farms – Amendatory Provisions	IL T3 41 07 08	IL T3 41 04 98	E-Farm-O	(B) This endorsement offers Dairy Operations several coverage enhancements packaged together for a single premium charge