

## AGRIPAK® FARM AND RANCH POLICY

### FARM PROPERTY - FARM DWELLINGS, APPURTENANT STRUCTURES, HOUSEHOLD PERSONAL PROPERTY AND LOSS OF USE COVERAGE FORM

#### SECTION A

##### COVERAGE A - DWELLINGS

##### COVERAGE B - OTHER PRIVATE STRUCTURES APPURTENANT TO DWELLINGS

##### COVERAGE C - HOUSEHOLD PERSONAL PROPERTY

##### COVERAGE D - LOSS OF USE

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this coverage form the words "you" and "your" refer to the Named Insured shown in the Declarations. If the Named Insured shown in the Declarations and spouse are members of the same household, the words "you" and "your" also refer to the spouse. The words "we," "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to the Definitions Section of the Farm Property - Other Farm Provisions Form - Farm Exclusions, Additional Coverages, Limits of Insurance, Deductibles, Farm Property Conditions, And Definitions.

#### COVERAGE A - DWELLINGS

##### A. Coverage

We will pay for direct physical loss of or damage to Covered Property at the "insured location" described in the Declarations, or elsewhere as expressly provided below, caused by or resulting from any Covered Cause of Loss.

##### 1. Covered Property

The following are Covered Property under Coverage **A** of this Coverage Form:

- a. Each "dwelling" owned by you and for which a Limit of Insurance is shown in the Declarations. The "dwelling" may be located on or away from the "insured location";
- b. Structures attached to covered "dwellings," except structures attached only by a fence, utility line or similar connection;
- c. Materials on the "insured location" intended for use in building, altering or repairing the covered "dwellings," or their attached structures; and
- d. If not otherwise covered in this policy, building and outdoor equipment used principally for the service of the "dwelling," its grounds or structures appurtenant to it, including equipment temporarily away from the premises.

**2. Property Not Covered**

Under Coverage **A**, Covered Property does not include:

- a. Land (including land on which the "dwelling" is located);
- b. Water; or
- c. Trees, shrubs, plants or lawns, except to the extent permitted by Extension of Coverage to Trees, Shrubs, Plants and Lawns, in Coverage Extension to Coverages **A**, **B** and **C**.

**3. Special Limit Of Insurance Under Coverage A**

Outdoor radio and TV antennas and towers and satellite systems including all electronic components attached to covered "dwellings" are subject to a Special Limit of Insurance of \$1,000 in any one occurrence. This Special Limit is part of, not in addition to, the Coverage **A** Limit of Insurance.

This Special Limit of Insurance applies only in excess of any applicable Deductible.

If a higher Limit of Insurance for such property is specified in the Declarations, the higher limit will apply.

**B. Coverage A Conditions**

Coverage **A** is subject to the Farm Property Conditions (see Farm Property - Other Farm Provisions Form - Exclusions, Additional Coverages, Limits of Insurance, Deductibles, Farm Property Conditions and Definitions) and the Common Policy Conditions.

**COVERAGE B - OTHER PRIVATE STRUCTURES APPURTENANT TO DWELLINGS**

**A. Coverage**

We will pay for direct physical loss of or damage to Covered Property at the "insured location" described in the Declarations, or elsewhere as expressly provided below, caused by or resulting from any Covered Cause of Loss.

**1. Covered Property**

All of the following are Covered Property under Coverage **B** of this Coverage Form, private structures you own, that are appurtenant to a covered "dwelling" and:

- a. Separated from that "dwelling" by clear space; or
- b. Attached to a "dwelling" only by a fence, utility line or similar connection.

If a specific private structure(s) is shown in the Declarations, the Limit of Insurance shown in the Declaration for that structure will apply to loss of or damage to that structure under this Coverage **B**.

**2. Property Not Covered**

Under Coverage **B**, Covered Property does not include:

- a. Land (including land on which the other structures are located);
- b. Water;

- c. Structures that you rent or hold for rental to any person who is not a tenant of the covered "dwelling";
- d. Structures that you use principally for farming purposes or other business activity; or
- e. Trees, shrubs, plants or lawns except to the extent permitted by Extension of Coverages to Trees, Shrubs, Plants and Lawns, in Coverage Extensions to Coverages **A**, **B** and **C**.

### 3. Special Limits Of Insurance Under Coverage B

Insurance under Coverage **B**, is subject to the following Limits of Insurance:

- a. The most we will pay for loss or damage in any one occurrence is 10% of the Limit of Insurance that applies to Coverage **A**. This 10% amount is additional insurance, and therefore use of this coverage will not reduce the Coverage **A** Limit of Insurance.
- b. Loss of or damage to outdoor radio and TV antennas and towers and satellite systems including all their associated electronic components, masts, and wiring, are subject to a Special Limit of Insurance of \$1,000 as a result of any one "occurrence." This Special Limit of Insurance is part of, not in addition to, the Coverage **B** Limit of Insurance provided for in Paragraph **3.a**.
- c. Loss of or damage to signs and entrance gates is subject to a Special Limit of Insurance of \$2,500 as a result of any one "occurrence." This Special Limit of Insurance is part of, not in addition to, the Coverage **B** Limit of Insurance provided for in Part **3.a**.

If a higher Limit of Insurance is specified in the Declarations, the higher limit will apply and will, in its entirety, be part of, not in addition to the Coverage **B** Limit of Insurance provided for in Paragraph **3.a**.

### B. Coverage B Conditions

Coverage **B** is subject to the **FARM PROPERTY CONDITIONS** (see **Farm Property - Other Farm Provisions Form - Exclusions, Additional Coverages, Limits of Insurance, Deductibles, Farm Property Conditions And Definitions**) and the **Common Policy Conditions**.

## COVERAGE C - HOUSEHOLD PERSONAL PROPERTY

### A. Coverage

We will pay for direct physical loss of or damage to Covered Property at the "insured location" described in the Declarations, or elsewhere as expressly provided below, caused by or resulting from any Covered Cause of Loss.

#### 1. Covered Property

All of the following are Covered Property under Coverage **C** of this Coverage Form, provided a Limit of Insurance for Coverage **C** is shown in the Declarations:

Household personal property, meaning:

- a. Household personal property owned or used by you or members of your family who reside with you, while such property is on the "insured location"; and
- b. After a loss and at your request, household personal property of others while the property is:

(1) In a part of the "dwelling" you occupy; or

(2) On the grounds appurtenant to that "dwelling" if you own that "dwelling."

## 2. Property Not Covered

Under Coverage C, Covered Property does not include:

- a. Articles separately described and specifically covered regardless of the limit for which they are covered, under this or any other insurance;
- b. Aircraft and aircraft parts;
- c. Trees, shrubs, plants and lawns that you own as a tenant, except to the extent provided for in Paragraph 1.(2) of the **COVERAGE EXTENSIONS TO COVERAGES A, B and C** below;
- d. Animals, birds or fish;
- e. "Business property" except to the extent provided for in Paragraph 3. **Special Limits Of Insurance Under Coverage C** below;
- f. Magnetic recording or storage media for electronic data processing, such as cell, disc, drum, film and tape, over or above their replacement value:

(1) As prepackaged software programs; or

(2) In unexposed or blank form;

whichever is greater;

- g. Electronic apparatus and accessories designed to be operated solely by power from the electrical system of motor vehicles or motorized land conveyances of any kind.

Accessories include:

(1) Antennas;

(2) Tapes, wires, records, disc or other media; that can be used with electronic apparatus.

The exclusion of property described in g. above applies only while the property is in or upon the vehicle or conveyance.

But Covered Property includes items specifically scheduled in the Declaration.

- h. "Farm personal property," other than office fixtures, furniture and office equipment;
- i. Any motor vehicle or motorized land conveyance, its accessories, equipment or parts. But Covered Property includes vehicles not licensed for road use that are:
  - (1) Used only for servicing an "insured's" "dwelling" its grounds or structures appurtenant to it; or
  - (2) Designed and used for assisting the handicapped.
- j. Credit cards, electronic fund transfer cards or other access devices used solely for deposit, withdrawal or transfer of funds except as provided under **SECTION D - ADDITIONAL COVERAGES**, Item 2.a. (see **Farm Property - Other Farm Property**

**Provisions Form - Farm Exclusions, Additional Coverages, Limits of Insurance, Deductibles, Farm Property Conditions And Definitions) and the Common Policy Conditions.**

**3. Special Limits Of Insurance Under Coverage C**

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

- a. \$1,000 on gold other than goldware, "money," platinum, other than platinumware, numismatic property and silver other than silverware;
- b. \$5,000 on letters of credit, manuscripts, passports, stamps, philatelic property, bills, deeds, letters of credit and "securities." This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists. This limit includes the cost to research, replace or restore the information from the lost or damaged material;
- c. \$2,500 on watercraft, including their equipment, furnishings, outboard engines or motors, and trailers;
- d. \$2,500 on trailers not used with watercraft nor for farming operations;
- e. (1) \$2,500 for "business property" on the "insured location";  
(2) \$1,000 for "business property" off the "insured location."

However, this limit does not apply to loss of or damage to adaptable electronic apparatus as described in Special Limits Paragraphs **g.** and **h.** below;

- f. In the event of loss by theft or mysterious disappearance:
  - (1) \$3,000 on furs, jewelry, precious and semi-precious stones, and watches;
  - (2) \$5,000 on 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) \$7,500 on firearms and related equipment;
- g. \$1,500 on electronic apparatus and accessories, while in or upon a motor vehicle or other land conveyance, but only if the apparatus is equipped to be operated by power from the electrical system of the vehicle or conveyance while still capable of being operated by other power sources.

Accessories include:

- (1) Antennas;
- (2) Tapes, wires, records, discs and other media; that can be used with the electronic apparatus and;

- h. \$1,500 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 being capable of being operated by other power sources. Accessories include antennas, tapes, wires, records, discs and other media.
- i. Household personal property located in any farm structure away from any dwelling occupied by any named insured is subject to a Special Limit of Insurance of \$3,000 unless a higher Limit of Insurance for such household personal property is shown on the Declarations Page.

## **B. Coverage C Conditions**

Coverage **C** is subject to the **FARM PROPERTY CONDITIONS** (see **Farm Property - Other Farm Provisions Form - Exclusions, Additional Coverages, Limits of Insurance, Deductibles, Farm Property Conditions And Definitions**) and the **Common Policy Conditions**.

### **COVERAGE EXTENSIONS TO COVERAGES A, B AND C**

#### **1. Extension Of Coverages**

##### **Trees, Shrubs, Plants And Lawns**

Trees, shrubs, plants and lawns located within 250 feet of a covered "dwelling" and not grown for business or farming purposes 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, 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 located within 250 feet of a covered "dwelling," the most we will pay under this Extension as a result of any one "occurrence" is:

- (1) 5% of the Coverage **A** Limit of Insurance shown in the Declarations for the "dwelling";  
or
- (2) 10% of the Coverage **C** Limit of Insurance shown in the Declarations if you are a tenant.

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. Extensions Of Coverage C Applicable Whether You Are Owner Or Tenant**

Each of the following Extensions is part of, not in addition to, the applicable Limit of Insurance.

##### **a. Household Personal Property Of "Insureds" Away From The "Insured Location"**

Covered Property under Coverage **C** is extended to mean household personal property anywhere in the world, provided it is owned or used by you or members of your family who reside with you on the "insured location."

But loss of or damage to an "Insured's" household personal property at any "Insured's" residence away from the "insured location" shown in the Declarations is subject to a Special Limit of Insurance equal to:

- (1) 10% of the Limit of Insurance shown in the Declarations for Household Personal Property; or
- (2) \$3,000;

whichever is greater.

However, if a higher Limit of Insurance for such property under Coverage C is shown in the Declarations, the higher limit applies.

The only such property not permanently subject to the above Special Limit is household personal property:

- (1) Moved from the "insured location" shown in the Declarations because the residence is being repaired, renovated or rebuilt and is not fit to live in or store property in; or
- (2) At a newly acquired principle residence. For a period of 30 days immediately after you begin moving it to the newly acquired principal premises, this property will be subject to the Limit of Insurance shown in the Declarations for Household Personal Property. That Limit will apply on a pro rata basis during the 30-day period to personal property at both locations.

**b. Refrigerated Products - Not "Farm Personal Property"**

- (1) We will pay up to \$1,000 for loss of or damage to contents of a freezer or refrigerated unit, in the "dwelling" you occupy or a structure appurtenant to it, caused by a change in temperature due to:
  - (i) Interruption of electrical service to refrigeration equipment, caused by damage to generating or transmission equipment; or
  - (ii) Mechanical or electrical breakdown of a refrigeration system.
- (2) Under this Coverage Extension we will not pay for loss of or damage to:
  - (i) "Farm personal property"; or
  - (ii) Property not owned by you.
- (3) This Coverage Extension will not apply unless you maintain the refrigeration equipment in proper working order.
- (4) No deductible applies to this Refrigerated Products Extension of Coverage.

**3. Extension Of Coverage C Applicable Only If You Are A Tenant**

**Building Additions And Alterations**

**a. Coverage**

Your insurance under Coverage C - Household Personal Property includes building additions, alterations, fixtures, improvements or installations made or acquired at your expense to that part of the "dwelling" used exclusively by you.

The Limit of Insurance for this Coverage Extension is 10% of the Limit of Insurance that applies to Household Personal Property. But if a higher Limit of Insurance is shown in the Declarations, the higher Limit applies.

This Extension is additional insurance.

**b. Loss Settlement**

If the repair or replacement is done at the expense of the "insured" within 12 months after the loss, we will settle the loss on the basis of actual cash value as of time of loss.

If the repair or replacement is not done within 12 months after loss, we will settle on the basis of a proportion of the cost of repair or replacement. This proportion will equal the ratio of **(1)** below to **(2)** below:

- (1)** The period of time from the loss or damage to the expiration of the lease;
- (2)** The period of time from the installation of the improvements to the expiration of the lease.

Lease means the lease, whether written or oral, in effect at the time of the loss.

If your lease contains a renewal option, and if you exercise that option, the expiration of the renewal option period will replace the expiration of the lease in **(1)** and **(2)** above.

If repair or replacement is done at the expense of others for the use of the "insured," we will provide no coverage.

**COVERAGE D - LOSS OF USE**

**A. Coverage**

We will pay, up to the Limit of Insurance shown in the Declarations for Coverage **D**:

**1. Your Additional Living Expense**

If a Covered Cause of Loss renders your principle living quarters uninhabitable, we will pay any necessary increase in living expense you incur so that your household can maintain its normal standard of living, provided that such uninhabitable quarters are located in:

- a.** A "dwelling" covered under Coverage **A**; or
- b.** The "dwelling" in which covered Household Personal Property is located if you are a tenant.

Payment under this Additional Coverage will be for no more than the shortest time required for repair or replacement of the damaged property, or, if you relocate, the shortest time reasonably required for your household to settle elsewhere.

**2. Fair Rental Value**

If a Covered Cause of Loss renders uninhabitable any portion of:

- a.** A "dwelling" covered under Coverage **A**; or
- b.** An appurtenant structure covered under Coverage **B**; that you, as the owner, rent or hold for rental to others, 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 portion of the "residence premises" is uninhabitable.

Payment under this Additional Coverage will be for only the shortest time reasonably required for repair or replacement of the damaged property.

### **3. Loss And Expense Due To Emergency Prohibition Against Occupancy**

We will pay for the Additional Living Expense and Fair Rental Value loss you sustain if a civil authority prevents use of the "dwelling" or appurtenant structure because of direct damage to neighboring premises by a Covered Cause of Loss.

But we will not pay parts of such loss or expense that are incurred:

- a. After a period of 2 weeks has elapsed; or
- b. Due to cancellation of a lease or agreement.

The period of our liability under Coverage **D** - Loss of Use is not limited by the expiration of this policy.

No Deductible applies to Coverage **D**.

### **B. Coverage D Conditions**

Coverage **D** is subject to the **FARM PROPERTY CONDITIONS** (see form **Farm Property - Other Farm Property Provisions Form - Farm Exclusions, Additional Coverages, Limits of Insurance, Deductibles, Farm Property Conditions And Definitions**).

For Exclusions, Additional Coverages, Limits of Insurance, Deductibles, Farm Property Conditions and Definitions pertaining to this Coverage Form refer to the **Farm Property - Other Farm Provisions Form - Exclusions, Additional Coverages, Limits of Insurance, Deductibles, Farm Property Conditions and Definitions**.