# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section/Option</th>
<th>Page(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Agreements</td>
<td>1-4</td>
</tr>
<tr>
<td>Defined Words</td>
<td>1-4</td>
</tr>
<tr>
<td><strong>SECTION I</strong></td>
<td></td>
</tr>
<tr>
<td>Coverage A - Dwelling</td>
<td>4-5</td>
</tr>
<tr>
<td>Coverage B - Other Structures</td>
<td>5-6</td>
</tr>
<tr>
<td>Coverage C - Personal Property</td>
<td>6</td>
</tr>
<tr>
<td>Limitations on Personal Property Coverage</td>
<td>6</td>
</tr>
<tr>
<td>Personal Property Not Covered</td>
<td>6</td>
</tr>
<tr>
<td>Coverage D - Extra Expense</td>
<td>7-8</td>
</tr>
<tr>
<td>Coverage E - Farm Personal Property</td>
<td>8-9</td>
</tr>
<tr>
<td>Limitations on Certain Farm Personal Property Not Covered</td>
<td>9-10</td>
</tr>
<tr>
<td>Supplementary Coverages – Section I</td>
<td>10-12</td>
</tr>
<tr>
<td>Supplementary Coverages Applicable to Coverage E</td>
<td>12-13</td>
</tr>
<tr>
<td>Perils Insured Against – Section I</td>
<td>13-15</td>
</tr>
<tr>
<td>Level One Protection</td>
<td>13-14</td>
</tr>
<tr>
<td>Level Two Protection</td>
<td>14-15</td>
</tr>
<tr>
<td>Level Three Protection</td>
<td>15</td>
</tr>
<tr>
<td>General Exclusions – Applicable To All Levels Of Protection</td>
<td>15-18</td>
</tr>
<tr>
<td>Conditions – Section I</td>
<td>18-23</td>
</tr>
<tr>
<td><strong>LIABILITY COVERAGES—SECTION II</strong></td>
<td></td>
</tr>
<tr>
<td>Coverage F - Personal Liability</td>
<td>23-24</td>
</tr>
<tr>
<td>Coverage G - Medical Payments</td>
<td>23-24</td>
</tr>
<tr>
<td>To Others</td>
<td>24-25</td>
</tr>
<tr>
<td>Additional Coverage</td>
<td>25-26</td>
</tr>
<tr>
<td>Exclusions Section II</td>
<td>26-29</td>
</tr>
<tr>
<td>Conditions Section II</td>
<td>29</td>
</tr>
<tr>
<td>General Policy Conditions</td>
<td>29</td>
</tr>
<tr>
<td>Applying to Section I and Section II</td>
<td>29-31</td>
</tr>
<tr>
<td><strong>OPTIONAL COVERAGES</strong></td>
<td></td>
</tr>
<tr>
<td>Option A - Guaranteed Dwelling Replacement Coverage</td>
<td>33</td>
</tr>
<tr>
<td>Option B - Inflation Protection</td>
<td>33</td>
</tr>
<tr>
<td>Option D - Increased Limit of Personal Property Away From Premises</td>
<td>33</td>
</tr>
<tr>
<td>Option E - Increased Money Coverage</td>
<td>33-34</td>
</tr>
<tr>
<td>Option E-1 - Livestock Extension</td>
<td>33-34</td>
</tr>
<tr>
<td>Option E-2 - Machinery Collision, Upset, and Overturn</td>
<td>34</td>
</tr>
<tr>
<td>Option E-3 - Foreign Objects in Machinery</td>
<td>34</td>
</tr>
<tr>
<td>Option F - Increased Securities Coverage</td>
<td>34</td>
</tr>
<tr>
<td>Option G - Increased Coverage Due to Theft of Credit Card, Fund Transfer Card, or Loss Due to Check Forgery</td>
<td>35</td>
</tr>
<tr>
<td>Option H - Personal Injury Coverage</td>
<td>35</td>
</tr>
<tr>
<td>Option I - Business Pursuits</td>
<td>35-36</td>
</tr>
<tr>
<td>Option J - Office, Professional, Private School, or Studio Use</td>
<td>36</td>
</tr>
<tr>
<td>Option K - Sewer Backup Coverage</td>
<td>36</td>
</tr>
<tr>
<td>Option L - Farm Liability</td>
<td>36-37</td>
</tr>
<tr>
<td>Option M - Farm-Related Business Coverage</td>
<td>37</td>
</tr>
<tr>
<td>Option N - Named Person Medical Payments</td>
<td>37</td>
</tr>
<tr>
<td>Option O - Loss Assessment Coverage</td>
<td>37</td>
</tr>
<tr>
<td>Option P - Increased Pollution Coverage</td>
<td>37-38</td>
</tr>
<tr>
<td>Option Q - Limited Livestock Liability Coverage</td>
<td>38</td>
</tr>
<tr>
<td>Option R - Vendor's Single Interest</td>
<td>38-40</td>
</tr>
<tr>
<td>Option S - Scheduled Personal Property</td>
<td>40-43</td>
</tr>
<tr>
<td>Option T - Farm Cargo Option</td>
<td>44-45</td>
</tr>
<tr>
<td>Option U - Custom Farmers’ Equipment Option</td>
<td>45</td>
</tr>
<tr>
<td>Option V - Special Loss Settlement</td>
<td>46</td>
</tr>
<tr>
<td>Option W - Rebuilding Clause</td>
<td>46</td>
</tr>
<tr>
<td>Option X - Additional Insured – Premises Only</td>
<td>46</td>
</tr>
<tr>
<td>Option Y - Additional Insured – General Coverage</td>
<td>46</td>
</tr>
<tr>
<td>Option Z - Weight of Ice, Snow, or Sleet</td>
<td>46</td>
</tr>
<tr>
<td>Option AA - Water Bed Liability</td>
<td>47-49</td>
</tr>
<tr>
<td>Option AB - Equine Business Liability – Coverage for the Boarding of Horses or Horses in the Care, Custody, and Control of an Insured</td>
<td>47-49</td>
</tr>
<tr>
<td>Option AC - Actual Cash Value Roof Damage Settlement</td>
<td>49</td>
</tr>
<tr>
<td>Option AD - Identity Theft Expense Coverage and Resolution Service</td>
<td>50-52</td>
</tr>
<tr>
<td>Option AE - Reducing Property Deductible</td>
<td>52-53</td>
</tr>
<tr>
<td>Option AF - Elite Coverage</td>
<td>53-54</td>
</tr>
<tr>
<td>Option AG - Increased Renters Building Additions and Alterations</td>
<td>54</td>
</tr>
<tr>
<td>Option AH - Condominium Owners Additions and Alterations</td>
<td>54</td>
</tr>
<tr>
<td>MPCIGA Endorsement</td>
<td>54</td>
</tr>
</tbody>
</table>
This is a legal contract. This contract consists of the application and all representations therein, the Information Page(s), and all policy forms and endorsements listed on the Information Page(s). **You** have a duty to read this policy carefully.

The Information Page(s) identifies the insured persons, property insured, amounts of insurance, the level of protection and valuation methods which apply, the deductible(s), and any optional coverage or policy endorsements which apply.

**We**, the Farm Bureau Town & Country Insurance Company of Missouri, agree to insure **you** according to the terms of this policy based:

1. On **your** payment of premium for the coverages **you** chose;
2. In reliance on information in **your** application; and
3. Upon **your** compliance with all policy provisions.

If any of these statements are untrue or materially inaccurate, **we** will not provide coverage under this policy.

No insurance is provided if the bank does not honor the check, electronic funds transfer, or automatic bank draft used to make **your** premium payment.

**You** agree, by acceptance of this policy, that:

1. The information in **your** application is true regardless of who provided or wrote the information on the forms;
2. **We** insure **you** on the basis that the information in the application is true;
3. This policy contains all of the agreements between **you** and **us** or any of **our** agents and cannot be orally modified; and
4. **You** have an insurable interest in the property.

**You** agree to review the Information Page(s) each time **you** receive one, in order to make sure that:

1. All the coverages **you** requested are included in this policy, and
2. The limit of **our** liability for each of those coverages is the amount **you** requested.

**DEFINED WORDS**

**WHICH ARE USED IN SEVERAL PARTS OF THE POLICY**

Throughout this policy, **you** and **your** mean the named insured. **We**, **our**, and **us** refer to Farm Bureau Town and Country Insurance Company of Missouri or **our** representatives. Defined words and terms will be printed in **bold type** throughout the policy.

**Blanket** – means all **farm personal property** owned by any **insured** except individually identified or excluded within the Coverage E form or schedule.

**Bodily injury** – means physical harm to the body, sickness, or disease, including death that results, except that **bodily injury** does not include any sexually transmitted disease.

**Business** – means:
1. Any full or part-time occupation, profession, or trade, including farming and/or custom farming; however, business does not include farming or custom farming if the Information Page(s) lists Option L - Farm Liability or;

2. Any activity for which the person engaged in that activity reasonably expects to receive monetary compensation or gain including farming or custom farming; however, business does not include farming or custom farming if the Information Page(s) lists Option L - Farm Liability, or;

3. The use of any part of any premises as identified in 1. and 2. above.

4. Any property rented or held for rental by any insured. However, when the dwelling is rented and used exclusively for residential purposes, it is not considered a business if the Information Page(s) identifies the dwelling as tenant occupied.

Business does not mean:

1. The occasional, non-repetitive sale of personal property at the residence premises;

2. Any part-time activity, other than custom farming involving the spraying of herbicides, pesticides, fungicides, and fertilizers, engaged in by you or any insured, if the individual engaged in that activity is under the age of twenty-one.

Custom Farming – means farm work done by any insured for others in exchange for cash or commodity remuneration. Custom Farming does not include exchange labor.

Dwelling – means the house, duplex, apartment, condominium, townhouse, mobile home, manufactured home, or modular home identified on the Information Page(s).

Farming – means the ownership, maintenance, or use of the insured premises for the production of farm products. Farming includes operation of roadside stands where the main products sold are the insured’s own farm products.

Farm Employee – means any person who works for any insured whose duties are in connection with the farming of the insured premises. It does not include any insured or relative of any insured living on the insured premises, nor any employee while engaged in any business activity.

Farm Personal Property – means livestock, machinery, and grain and feed owned by any insured while being used for personal or farming purposes. It does not include any property which is attached to the land or any permanent structure. A gator, mule, or other similar slow-moving utility-type vehicle or lawn or garden tractor used solely to service the residence premises is considered Coverage C – Personal Property.

Farm Products – means crops, livestock, eggs, bulk milk, nursery stock, vegetables, and fruits raised or grown on the insured premises. It does not include any product which has been processed from its original form into another product.

Fungi or mold – means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents, or byproducts produced or released by fungi or mold. Under Section II, this does not include any fungi or mold that are, are on, or are contained in, products or goods intended for consumption.

Grain and Feed – means:

1. Grain, including threshed, harvested or combined corn, wheat, grain sorghum, rice, soy beans, barley, oats, rye, sunflowers, grass seeds, cotton and cotton seed, and fruits and vegetables.

2. Feed, including hay, straw, fodder, silage, ground feed, and manufactured and processed stock food and food additives.

The following are covered only when individually identified: grain under government loan or seal, grain or feed held for resale, grain or feed not owned by any insured, and other crops or plants.

Individually Identified – means farm personal property which is separately described
on the Coverage E schedule on the Information Page. This includes machinery purchased by any insured as a replacement for an item listed on the schedule.

Insured – means you and the following residents of your household:

1. Your relatives.
2. Any other person under the age of 21 who is in the legal care of the named insured.
3. If the Information Page(s) lists Option L – Farm Liability, insured also includes any Farm Employee while acting within the course and scope of employment in your farming operation.

If you die, the person having proper legal custody of covered property replaces you as the named insured. This applies only to insurance on covered property and legal liability arising out of that property. If you die, any person who is an insured continues to be an insured while residing on the insured premises.

Insured premises – means:

1. The described location:
   If you own or rent the dwelling described on the Information Page(s), the insured premises are that dwelling and related real property at that location.
2. For Personal Liability and Medical Payments Coverages only, insured premises also include:
   (a) Other premises listed on the Information Page(s).
   (b) The part of any residential premises you acquire or which is being built for your occupancy during the current policy period until the renewal date of the policy.
   (c) Individual or family cemetery lots and burial vaults.
   (d) The part of any residential premises not owned by any insured, while any insured is temporarily residing there; this includes residences of any insured while attending school.
   (e) Sidewalks, driveways, approaches, and access ways immediately adjoining the insured premises, excluding public roads and public lakes, streams, rivers, creeks, or other public waterways.
   (f) Vacant land (without dwelling or other structure[s]) provided the insured does not own more than 40 such acres.

If the Information Page(s) lists Option L – Farm Liability, insured premises also include:

3. All premises you lease or rent for farming purposes when located in the state of Missouri. You must contact us to provide coverage for rented or leased land located outside the state of Missouri.

4. The part of any farming premises you acquire or which is being built for your farming operation during the current policy period until the renewal date of the policy.

Livestock – means:

1. Cattle, swine, horses, sheep, mules, donkeys, and goats; and
2. Other animals, including poultry, only when such other animals are individually identified.

Machinery – means:

1. Tractors, combines, corn pickers, cotton pickers, and similar self-propelled machinery and their attachments designed and principally used for farming purposes on the insured premises.
2. Hay balers, mowers, rakes, forage harvesters, drills, seeders, cultivators, plows, disks, harrows, wagons, and similar implements designed and principally used for farming purposes on any insured premises.
3. Irrigation equipment, portable pumps and motors, portable augers.
4. Farm chemicals, including herbicides, pesticides, fungicides, and fertilizers.
5. Farm records and supplies, including gas, diesel fuel, oils, and lubricants.
6. Other miscellaneous farm equipment, including tools, saddles and tack, machines, and supplies.
7. Other machinery and equipment designed for business use while used in farming, but only when individually identified.
8. Portable structures, including portable feeders, fencing materials, and portable corrals.

**Market value** – means the price which the property in question would bring when offered for sale by one willing but not obliged to sell it, and when bought by one willing or desirous to purchase it but who is not compelled to do so.

**Motor vehicle** – means:
1. A motorized land vehicle designed for travel on public roads.
2. A motorized land vehicle subject to motor vehicle registration.
3. A trailer or semi-trailer designed for travel on public roads.
4. A trailer or semi-trailer subject to motor vehicle registration. A boat, camper, home, or utility trailer not being towed or carried on a vehicle included in (1.) or (2.) is not a motor vehicle. A utility trailer is any trailer that may be used for more than one use.
5. A motorized golf cart, snowmobile, or other motorized land vehicle owned or used by any insured and designed for recreational use off public roads, while off an insured premises. A motorized golf cart while used for golfing purposes is not a motor vehicle.
6. A motorized bicycle, motor-tricycle, motorcycle, go cart, dune buggy, moped, motor scooter, mini-bike, utility bike, pocket rocket, or all-terrain vehicle owned or used by any insured while off an insured premises.
7. A motorized mini-truck, mini-car, mini-utility vehicle or similar vehicle, whose operation or use is prohibited on public roads in the United States, while operated or used by any insured off an insured premises.

Regarding Coverage E only, a wagon with a pivotal front axle or tongue assembly is not considered a motor vehicle.

**Occurrence** – means an unintended accident that happens abruptly that causes bodily injury or property damage.

**Property damage** – means physical injury to or physical destruction of tangible property, including the loss of its use.

**Residence employee** – means an employee of the named insured whose duties are connected to the maintenance of the dwelling described on the Information Page(s) and related real property at that location. It also includes a farm employee if the Information Page(s) lists Option L – Farm Liability. A residence employee does not include persons while performing duties for the business of the named insured.

**Residence premises** – means a one- or two-family dwelling, other structures and grounds which are shown on the Information Page(s) and designated as Owner Occupied.

**SECTION I**

**COVERAGE A – DWELLING**

This policy provides coverage for the described dwelling only if Dwelling is shown on the Information Page(s) and a premium is listed for the dwelling.
We cover:

1. The described dwelling and permanently attached fixtures, decks, porches, carports, garages, mailboxes, awnings, and wall-to-wall carpeting.

2. Permanently installed outdoor equipment on your insured premises which provides service to your dwelling for heating, cooling, supplying water or electricity, lighting, or cooking. But, this does not include any equipment which you do not own.

3. Construction materials on your insured premises intended for use in connection with the repair, remodeling, or renovation of your dwelling when the materials are located on your insured premises.

4. Headstones and tombstones owned by the named insured whether or not attached to realty.

5. The stove, dishwasher, and refrigerator if the dwelling is rented or held for rental.

We do not cover:

1. Outdoor radio or TV or satellite antenna, satellite dish, or similar equipment used to transmit or receive audio or video signals, including their lead-in wiring, accessories, masts, and towers, except as provided in Supplementary Coverages.

2. Unattached structures, meaning any structure that is not affixed to the foundation, slab, roof, or common wall of the dwelling, unless specifically listed on the Information Page(s) under Coverage B.

3. Above-ground pools, hot tubs, or spas unless specifically listed on the Information Page(s) under Coverage B or as provided in Supplementary Coverages.

4. In-ground pools unless specifically listed on the Information Page(s) under Coverage B.

5. Trees, Plants, Shrubs, Fences, and Lawn, except as provided in Supplementary Coverages.

6. Removal and disposal of debris, except as provided in Supplementary Coverages.

7. Fire Department charges, except as provided in Supplementary Coverages.

8. Renters Building Additions and Alterations, except as provided in Supplementary Coverages.

9. Condominium Owners Additions and Alterations, except as provided in Supplementary Coverages.

10. Refrigerated food loss as a result of power interruption, except as provided in Supplementary Coverages.

**COVERAGE B – OTHER STRUCTURES**

This policy provides coverage for the described other structures only if Other Structures is shown on the Information Page(s) and a premium is listed for the Other Structures.

We do not cover:

1. Removal and disposal of debris, except as provided in Supplementary Coverages.

2. Fire Department charges, except as provided in Supplementary Coverages.

3. Renters Building Additions and Alterations, except as provided in Supplementary Coverages.

4. Condominium Owners Additions and Alterations, except as provided in Supplementary Coverages.
We cover Other Structure(s) shown on the Information Page(s) under Coverage B up to the amount of insurance shown on the Information Page(s).

**COVERAGE C – PERSONAL PROPERTY**

This policy provides coverage for personal property only if Personal Property is shown on the Information Page(s) and a premium is listed for Personal Property. We cover personal property owned by any insured.

**LIMITATIONS ON PERSONAL PROPERTY COVERAGE**

These limitations do not increase the amount of insurance for Coverage C. Each limit below is the total limit per occurrence for all property in that category:

1. For personal property away from the residence premises, we will pay up to a maximum 10% of the amount of insurance shown under Coverage C in the Information Page(s). This limitation does not apply to personal property in a newly acquired principal residence for the thirty (30) days immediately after you begin to move property there.

2. $200 on money, money orders, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins, precious metals, or loss through acceptance of counterfeit money.

3. $1,000 on securities, stamps, tickets, accounts, deeds, evidence of debt, passports, manuscripts, unpublished works, and other valuable papers, drafts, cashiers checks, travelers checks, certified checks, official checks, checks, certificates of deposit, and notes other than bank notes including negotiable orders of withdrawal.

4. $1,000 per item, maximum of $3,000, on jewelry, watches, precious and semi-precious stones, gems, and furs.

5. $1,000 on watercraft, including their trailers, equipment, accessories, and outboard motor(s).

6. $1,000 on trailers not used with watercraft, including but not limited to utility, camping, and recreation trailers.

7. $1,000 per item, maximum of $3,000, for loss by theft of firearms, including their parts and accessories.

8. $2,000 on fishing rods, reels, lures, tackle boxes, and fishing accessories for loss by theft.

9. $2,000 on hunting and archery equipment and accessories, excluding firearms and accessories, for loss by theft.

10. $2,500 due to the theft of credit card or fund transfer card or loss due to check forgery.

11. $500 per structure, maximum $1,500, for portable structures you own while on or off the insured premises.

12. $500 for property of domestic employees while on the insured premises.

13. $2,500 for loss by theft of silverware, goldware, china, or crystal.

14. $2,000 for loss by theft of musical instruments.

15. $500 on collector cards.

16. $500 on comic books.

17. $500 on parts and accessories for motor vehicle(s) which are not attached to a motor vehicle.
We do not cover with respect to Coverage C:

1. Property covered by any scheduled insurance whether in this policy or any other policy.
2. Animals, birds, insects, or fish.
3. Motor vehicles, including but not limited to their attached parts or supplies, camper shells, and slide-in campers.
5. Any type of aircraft, glider, or balloon, including their parts and equipment, except model airplanes.
6. Outdoor radio or TV or satellite antenna, satellite dish, or similar equipment used to transmit or receive audio or video signals, including their lead-in wiring, accessories, mast, and tower, except as provided in Supplementary Coverages.
7. Any device, accessories, or antennas designed for reproducing, detecting, receiving, transmitting, recording, or playing back data, radar, sound, or picture (or any film, tape, wire, record, or other medium designed for use with such device) which may be operated from the electrical system of a motor vehicle or watercraft while in or on that motor vehicle or watercraft.
8. Business property, meaning any property which is currently used in or owned by any business you are connected with, except as provided in Supplementary Coverages.
10. Above-ground pools, hot tubs, or spas unless specifically listed on the Information Page(s) under Coverage B or as provided in Supplementary Coverages.
11. Farm Personal Property, except as provided in Coverage E.
12. Personal property specifically or categorically listed in the section entitled “Limitations on Personal Property Coverage” above, except to the extent of the limit stated in that section.
13. Personal property specifically or categorically listed in any option or endorsement to this policy, except to the extent of the limit stated in that option or endorsement.
14. Removal and disposal of debris, except as provided in Supplementary Coverages.
15. Fire Department charges, except as provided in Supplementary Coverages.
16. Renters Building Additions and Alterations, except as provided in Supplementary Coverages.
17. Condominium Owners Additions and Alterations, except as provided in Supplementary Coverages.
18. Refrigerated food loss as a result of power interruption, except as provided in Supplementary Coverages.

COVERAGE D – EXTRA EXPENSE

This policy provides coverage for Extra Expense only if Extra Expense is shown on the Information Page(s) and a premium is listed for Extra Expense. The amount of insurance for Coverage D is the actual extra expense up to the limit.
shown on the Information Page(s), incurred within twelve (12) months of the covered loss for all the following coverages. This twelve (12) month period of time is not limited by expiration of this policy.

1. Additional Living Expense. If a loss covered under Section I makes the insured premises uninhabitable, we cover any necessary and reasonable increase in living expenses incurred by you so that your household can maintain its normal standard of living. Payment will be for:
   a. The shortest time it should take to repair or replace the premises, or
   b. If you permanently relocate, the shortest time required for your household to settle elsewhere.

Generator rental expenses incurred as a result of extended power failure due to a covered loss are eligible for reimbursement up to $250.

2. Fair Rental Value. If a loss covered under Section I makes that part of the insured premises rented to others or held for rental by you uninhabitable, we cover its Fair Rental Value. We will not pay the Fair Rental Value for any dwelling or that portion of a dwelling held for rental if it has not been inhabited within 180 days prior to the loss. We will pay for the shortest time needed to repair or replace the part of the premises rented or held for rental. Fair Rental Value will not include any expense that does not continue while that part of the insured premises rented or held for rental is uninhabitable. No insured will be entitled to payment under Additional Living Expense and Fair Rental Value for the same element of loss under extra expense.

3. Prohibited Use. A civil authority may forbid use of the insured premises as a result of direct damage to neighboring premises by a Peril Insured Against in this policy. If so, we will cover resulting extra expense loss up to two weeks during which use is prohibited.

We do not cover loss or expense due to cancellation of a lease or agreement.

We do not cover Additional Living Expenses or Fair Rental Value for loss due to fungi or mold, except as provided in Supplementary Coverages – Section I.

**COVERAGE E – FARM PERSONAL PROPERTY**

This policy provides coverage for Farm Personal Property only if Farm Personal Property is shown on the Information Page(s) and a premium is listed for Farm Personal Property.

We cover with respect to Coverage E:

1. The individually identified property shown on the Coverage E Schedule on the Information Page(s), and
2. Blanket property but only to the extent that the total amount of insurance shown for Coverage E on the Information Page(s) exceeds the cumulative amount of insurance for all individually identified property owned by any insured. This includes machinery leased to the insured under a written agreement.

Perils insured against with respect to Coverage E:

1. Livestock are covered for Level One Protection, plus the following:
   a. Electrocution of livestock from artificially generated electrical current.
   b. Collision, Upset, and Overturn of a motor vehicle or machinery.
2. **Machinery** is covered for Level Three Protection, subject to the following limitations: Collision, Upset, and Overturn are not covered perils.

3. **Grain and Feed** are covered for Level Three Protection as shown in the policy.

**LIMITATIONS ON CERTAIN FARM PERSONAL PROPERTY**

The following limitations are not applicable to *individually identified* property. When covered on a **blanket** basis, **we** will not pay more than:

1. $3,000 per head of cattle; $1,000 per head of cattle under one year old including embryos at the time of loss.
2. $2,000 per head for horses; $1,000 per head for horses under one year old including embryos at the time of loss.
3. $1,000 per head on all other **livestock**, including embryos.
4. $500 per portable structure or portable feeder, or all fencing materials or portable corral.
5. $2,000 on farm records, including cost of their reproduction.
6. $5,000 per stack of hay, straw, or fodder. A stack is all hay, straw, or fodder not in a structure and not separated by at least 100 feet of clear space.
7. $5,000 per **occurrence** for cotton, whether in pickers, bales, wagons, trailers, or modules.

**PROPERTY NOT COVERED**

We do not cover with respect to Coverage E:

1. **Livestock** while:
   a. In transit by common carrier or carrier for hire.
   b. In a slaughter house, packing plant, public yard, public sale barn, or public sale yard.

2. **Machinery**:
   a. While beyond a 100-mile radius of the **insured premises** when used in **custom farming**.
   b. While being used in any **business**, tractor pull, or similar race or contest.
   c. Attached to structures or land, including equipment attached to chicken, broiler, or laying poultry houses, hog confinement, nursery or farrowing houses, or dairy barns.
   d. Alcohol stills, cotton gin equipment, logging, forestry or saw-mill equipment, or quarry equipment.

3. **Motor vehicles**, watercraft, or aircraft, including their equipment and supplies.

4. **Grain and Feed**:
   a. While in transit by common carrier or a carrier for hire.
   b. While stored or being processed in public elevators or warehouses, seed houses, drying plants, and manufacturing plants.
   c. While in the open, including while in a temporary or make-shift structure; however, **grain and feed** in the open is covered against loss by fire only.

5. That property which is specifically excluded in this form or in the Coverage E schedule shown on the Information Page(s).

6. Motorcycles, motor-tricycles, dune buggies, mini-utility vehicles, or off road vehicles, whether on or off premises.

7. **Farm personal property** specifically or categorically listed in the section
entitled “Limitations on Certain Farm Personal Property Coverage” above, except to the extent of the limit stated in that section.

8. **Farm personal property** specifically or categorically listed in any option or endorsement to this policy, except to the extent of the limit stated in that option or endorsement.

9. Removal and disposal of debris, except as provided in Supplementary Coverages.

10. Fire Department charges, except as provided in Supplementary Coverages.

11. Renters Building Additions and Alterations, except as provided in Supplementary Coverages.

12. Condominium Owners Additions and Alterations, except as provided in Supplementary Coverages.

13. Refrigerated food loss as a result of power interruption, except as provided in Supplementary Coverages.

**SUPPLEMENTARY COVERAGES – SECTION I**

We provide the following Supplementary Coverages. None of these increase any amount of insurance stated in this policy. Each coverage is subject to this policy’s deductible, except where otherwise stated.

1. Emergency Removal: **We** pay for loss to covered property while removed from the **insured premises** to prevent damage by loss which would be covered by this policy. Such property is covered against sudden, accidental, and direct loss not specifically excluded under this policy, for a period up to thirty (30) days.

2. Debris Removal: **We** pay reasonable and necessary expense incurred by **you** for the removal of debris of covered property following an insured loss not to exceed an amount equal to 10% of the coverage involved. This coverage does not extend to fees or expenses **you** incur for the tearing off, or tearing out, or other costs associated with the demolition of the remains of covered property.

3. Fire Department Service Charge: **We** will pay up to $500 for **your** obligation assumed by contract or agreement for fire department charges incurred to save or protect covered property against sudden, accidental, and direct loss not specifically excluded under this policy. No deductible applies to this coverage.

4. Trees, Plants, Shrubs, Fences, and Lawn: **We** will pay up to 5% of the Coverage A or C amount, whichever is greater, for sudden, accidental and direct loss to trees, plants, shrubs, fences, and lawn caused by fire, lightning, explosion, riot, civil commotion, vandalism or malicious mischief, theft, aircraft, or vehicles not owned or operated by any **insured**. **We** will not pay:
   a. More than $500 on any one tree, shrub, or plant.
   b. For trees, shrubs, plants, or sod grown for **business** purposes.
   c. If the trees, plants, shrubs, fences, and lawn are located more than 250 feet from the **dwelling** on the **insured premises**.

5. Renters Building Additions and Alterations: This coverage applies only if **you** are not the owner of the residence. **We** will cover fixtures, alterations, installations, or additions that **you** have added to that portion of the residence used exclusively by **you**, and that **you** would be responsible for if there was a loss. The most **we** will pay is $1,000.
6. Condominium Owners Additions and Alterations: We will cover, for an amount not greater than $1,000, unit owner’s additions, alterations, fixtures, or installations made to the part of the dwelling within the unfinished interior surfaces of the perimeter walls, floors, and ceilings of your condominium unit. The same Level of Protection and Settlement and Valuation method apply to this Supplementary Coverage as the Information Page(s) shows for Coverage C.

7. Outdoor Antennas: We pay up to $500 per occurrence for loss caused by a Level One Peril to outdoor radio or TV or satellite antennas, satellite dishes, or similar equipment used to transmit or receive audio or video signals, including their lead-in wiring, accessories, masts, and towers. The same Settlement and Valuation method applies to this Supplementary Coverage as the Information Page(s) shows for Coverage A, or Coverage C, if Coverage A is not listed.

8. Business Property: If Coverage C – Personal Property is shown on the Information Page(s) we will pay up to $2,500 per occurrence for property used in business, or held for resale, but only while the business property is on the insured premises. The same Level of Protection and Settlement and Valuation method apply to this Supplementary Coverage as the Information Page(s) shows for Coverage C.

9. Refrigerated Food: If Coverage C – Personal Property is shown on the Information Page(s) we will pay up to $500 per occurrence for loss of food under refrigeration as a result of power interruption. The same Level of Protection and Settlement and Valuation method apply to this Supplementary Coverage as the Information Page(s) shows for Coverage C. A $25 deductible applies to this Supplementary Coverage.

10. Pools, Hot tubs and Spas: If Coverage C – Personal Property is shown on the Information Page(s) we will pay up to $5,000 per occurrence for loss to above-ground pools, hot tubs, and spas, and for the fixtures, equipment, machinery, and decking pertaining to the operation, service, or use of those items. This is the most we will pay regardless of the number of items covered. The same Level of Protection and Settlement and Valuation method applies to this Supplementary Coverage as the Information Page(s) shows for Coverage C.

11. If a loss caused by a Peril Insured Against under Section I results in fungi or mold, other microbes, or rot, we will pay for:
   a. Remediation of the fungi or mold, other microbes, or rot. This includes payment for the reasonable and necessary cost incurred to:
      (1) Remove the fungi or mold, other microbes, or rot from covered property or to repair, restore, or replace that property; and
      (2) Tear out and replace any part of the building as needed to gain access to the fungi or mold, other microbes, or rot.
   b. Any reasonable and necessary increase in living expense you incur so that your household can maintain its normal standard of living if the fungi or mold, other microbes, or
rot makes the **residence premises** not fit to live in. **We** do not cover loss or expense due to cancellation of a lease or agreement.

c. Any reasonable and necessary testing or monitoring of air or property to confirm the absence, presence, or level of the **fungi or mold**, other microbes, or rot, whether performed prior to, during, or after removal, repair, restoration, or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of **fungi or mold**, other microbes, or rot.

**We** will pay under this additional coverage only if:

a. The covered loss and **fungi or mold**, or bacteria occurs during the policy period;

b. All reasonable means were used to save and preserve the property at the time of and after the covered loss; and
c. **We** receive prompt notice of the covered cause of loss that is alleged to have resulted in **fungi or mold**, other microbes, or rot.

The most we will pay under this supplementary coverage is $5,000.

These Supplementary Coverages – Section I are the most **we** will pay for the total of all loss or costs regardless of the number of locations or items of property insured under this policy or the number of losses or claims made.

This is not additional insurance and does not increase the limit of liability that applies to the damaged property.

**SUPPLEMENTARY COVERAGES APPLICABLE TO COVERAGE E**

These additional supplementary coverages apply to your policy only when the amount of insurance for Coverage E is $25,000 or more. They do not increase the amount of insurance for Coverage E shown on the Information Page(s).

Except as stated in this section, they are subject to all policy provisions, including but not limited to, the Coverage E deductible, Level of Protection, Limitations on Certain Property, and co-insurance requirement.

12. Borrowed **Machinery**: **We** cover machinery which you or any **insured** borrows or rents for use in the operation of your farm. This does not include machinery used for business purposes or custom farming.

The most we will pay is 50% of the total amount of insurance for Coverage E or $25,000, whichever is less. **We** will not pay for any borrowed machinery in which any **insured** has an ownership, lease, or lien holder interest.

This coverage is excess over any other insurance available to the owner of the borrowed machinery.

13. Co-Insurance Waiver for Newly Purchased **Machinery**: When the policy includes machinery on a **blanket basis**, we also cover newly purchased machinery. Within thirty (30) days of the purchase date, **we** will use only the **Market Value** of the new machinery which exceeds $50,000 in determining the co-insurance requirement for any covered loss. After the thirty (30) days has expired, the full **Market Value** will be used.
14. Farm Extra Expense: We will pay up to $2,000 per occurrence to cover reasonable extra expense actually incurred by the insured to continue normal farming operations which are interrupted because of a covered loss.

We will not pay more than the Market Value of individually identified property, including the amount of extra expense incurred. The co-insurance requirement does not apply to this coverage.

15. Power Interruption: We will pay up to $2,000 per occurrence for loss to frozen semen and embryos, to refrigerated bulk milk, to refrigerated farm products when covered by this policy when the loss is the result of power outage, including leakage of cooling agent, causing heating or cooling failure. This does not include loss resulting from accidental disconnection of an electrical cord, negligence in the operation of any machinery, or failure to make a reasonable attempt to reduce the loss.

PERILS INSURED AGAINST – SECTION I

Three levels of protection are available. Refer to the Information Page(s) to determine which one applies.

LEVEL ONE PROTECTION

If you have Level One Protection, we only cover loss caused by the following perils, subject to the limitations included within the perils listed below and the General Exclusions:

1. Fire.

   This peril does not include fire loss caused by vandalism or malicious mischief to property on the insured premises if the dwelling has been vacant or unoccupied for more than thirty (30) consecutive days immediately before the loss. For the purpose of this peril, a dwelling under construction is not considered vacant or unoccupied.

2. Lightning.

3. Windstorm or hail.

   This peril does not include loss to the inside of a dwelling or other structure or property contained in a dwelling or other structure caused by rain, water, snow, sleet, sand, or dust unless the direct force of wind or hail damages the dwelling or other structure causing an opening in a roof or wall and the rain, water, snow, sleet, sand, or dust enters through this opening.

4. Explosion.

5. Riot or civil commotion.

6. Aircraft, including self-propelled missiles and spacecraft.

7. Vehicles.

   This peril does not include loss caused by a vehicle owned or operated by any insured or a resident of the insured premises.

8. Smoke means sudden, accidental, and direct damage from smoke.

   This peril does not include loss caused by smoke from any solid fuel burning device or from agricultural or industrial operations.

9. Vandalism or malicious mischief.

   Upon discovery, you must notify local law enforcement within 24 hours for coverage to apply.
This peril does not include loss to property on the insured premises if the dwelling has been vacant or unoccupied for more than thirty (30) consecutive days immediately before the loss. For the purpose of this peril, a dwelling under construction is not considered vacant or unoccupied.

10. Theft.
Upon discovery, you must notify local law enforcement within 24 hours for coverage to apply.

11. Breakage of glass or safety glazing material which is part of a dwelling or other structure, storm door, or storm window.
This peril does not include loss on the insured premises if the dwelling has been vacant or unoccupied for more than thirty (30) consecutive days immediately before the loss. For the purpose of this peril, a dwelling under construction is not considered vacant or unoccupied.

LEVEL TWO PROTECTION

If you have Level Two Protection, we provide that coverage set forth under Level One Protection above, and we also cover loss caused by the following additional perils, subject to the limitations included within the perils listed below and the General Exclusions:

12. Falling objects. This peril does not include loss to the inside of a dwelling or other structure or property contained in the dwelling or other structure unless the roof or an outside wall of the dwelling or other structure is first damaged by a falling object. Damage to the falling object itself is not covered.

13. Weight of ice, snow, or sleet, which causes damage to a dwelling or other structure or property contained in the dwelling or other structure.
This peril does not include loss to an awning, fence, patio, pavement, swimming pool, foundation, retaining wall, bulkhead, pier, wharf, or dock.

14. Accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning, or automatic fire protective sprinkler system, or from within a household appliance. If the loss is not otherwise excluded, we will also pay for tearing out and replacing any part of the dwelling or other structure on the insured premises necessary to repair the system or appliance from which the water or steam escaped. This peril does not include loss:

a. To a dwelling or other structure caused by continuous or repeated seepage or leakage of water or steam from a:
   (1) Heating, air conditioning, or automatic fire protective sprinkler system;
   (2) Household appliance; or
   (3) Plumbing system, including from, within or around any shower stall, shower bath, tub installation, hot tub, spa, whirlpool, or other plumbing fixture, including their walls, ceilings, or floors which occurs over a period of time and results in deterioration, rust, fungi or mold, or wet or dry rot; or
b. On the insured premises if the dwelling has been vacant for more than thirty (30) consecutive days immediately before the loss. For the purposes of this coverage only, a dwelling under construction is not considered vacant.
c. To the system or appliance from which the water or steam escaped.

d. Caused by or resulting from freezing, except as provided in peril number (16).

e. On the insured premises caused by accidental discharge or overflow which occurs off the insured premises, or

f. Caused by backup of any sewer or drain.

15. Sudden, accidental, and direct tearing apart, cracking, burning, or bulging of a steam or water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water. This peril does not include loss caused by or resulting from freezing except as provided in peril number (16).

16. Freezing of a plumbing, heating, air conditioning, or automatic fire protective sprinkler system, or of a household appliance. This peril does not include loss on the insured premises while the dwelling is vacant, unoccupied, or under construction unless you have:
   a. Maintained heat in the dwelling or other structure, or
   b. Shut off the liquid supply and drained the system and appliances of liquid.

17. Sudden, accidental, and direct damage from artificially generated electrical current.

18. Collapse. We will cover loss or damage to covered property caused by the collapse of a dwelling or other structure at the insured premises. This peril does not include damage to any of the following unless the damage is the direct result of the dwelling or other structure collapse: retaining walls, foundation walls, swimming pools, piers, wharves, docks, patios, walks, roadways and other paved surfaces, or awnings or yard fixtures. Nor does it include damage caused by settling, cracking, bulging, shrinking, or expansion of pavement, foundation, wall, floor, roof, or ceiling unless the damage is the direct result of the dwelling or other structure collapse.

LEVEL THREE PROTECTION

We cover all sudden, accidental, and direct loss to property insured under Level Three Protection as shown on the Information Page(s). This protection is subject to the General Exclusions.

GENERAL EXCLUSIONS – APPLICABLE TO ALL LEVELS OF PROTECTION

We will not pay for loss or damage that is directly or indirectly caused by, arising out of, contributed to, or aggravated by any of the following causes of loss. Such loss or damage is excluded regardless of any other causes or events that contribute concurrently or in any other sequence to the loss.

1. Wear and tear, including tire puncture for farm personal property under Coverage E – Farm Personal Property;
2. Marring or scratching;
3. Deterioration;
4. Inherent vice;
5. Latent or inherent defect;
6. Mechanical breakdown;
7. Rust;
8. **Fungi or mold**, except as provided in Supplementary Coverages;
9. Wet or dry rot;
10. Contamination;
11. Actual, alleged, or threatened discharge, dispersal, seepage, migration, release, exposure to, or escape of asbestos, lead paint, lead, pollutants, smoke, vapors, soot, fumes, acids, alkalies, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants, or pollutants, or other toxic materials or substances, whether gradual or sudden.
12. Smog;
13. Smoke from agricultural or industrial operations;
14. Settling, cracking, shrinkage, bulging, or expansion of pavement, patios, foundations, walls, floors, ceilings, chimneys, fences, decks, driveways, carports, or swimming pools;
15. Birds, vermin, rodents, insects, or domestic or wild animals.
16. Vandalism and malicious mischief or breakage of glass and safety glazing:
   a. If the dwelling or other structure has been vacant or unoccupied for more than thirty (30) consecutive days immediately preceding the loss. For the purpose of this coverage only, a dwelling or other structure under construction is not considered vacant.
   b. If committed by a tenant of the dwelling.
17. To a loss:
   a. To a dwelling or other structure caused by continuous or repeated seepage or leakage of water or steam from a:
      (1) Heating, air conditioning or automatic fire protective sprinkler system;
      (2) Household appliance; or
      (3) Plumbing system, including from, within, or around any shower stall, shower bath, tub installation, hot tub, spa, whirlpool, or other plumbing fixture, including their walls, ceilings, or floors which occurs over a period of time and results in deterioration, rust, **fungi or mold**, or wet or dry rot;
   b. To the system or appliance from which the water or steam escaped.
   c. Caused by or resulting from freezing, except as provided in general exclusion number (18.).
   d. On the insured premises caused by accidental discharge or overflow which occurs off the insured premises, or
   e. Caused by backup of any sewer or drain.
18. Freezing of plumbing, heating, or air-conditioning systems or domestic appliances including hot tubs, spas, or whirlpools, or by discharge, leakage, or overflow from the system or appliance while the dwelling or other structure is vacant or unoccupied unless you have:
   a. Maintained heat in the dwelling or other structure, or
   b. Shut off the liquid supply and drained the system or domestic appliance.
19. Freezing, thawing, pressure, or weight of water, ice, sleet, or snow whether driven by wind or not, to pavement, patios, foundations, walls, floors, ceilings, chimneys, fences, decks, driveways, carports, or swimming pools, bulkhead, pier, wharf, or dock.
20. Ordinance or law, meaning enforcement of any ordinance or law
regulating the construction, maintenance, repair, or demolition of a
dwelling or other structure, unless specifically provided under this
policy. We will cover loss caused by actions of civil authorities to
prevent the spread of a fire caused by an insured peril or with respect
to glass replacement with safety glazing when required by law. We
do not cover under Coverage E – Farm Personal Property seizure
of, destruction of, damage to, or quarantine of any farm personal
property by any government, public, or local authority.

21. Earthquake, including land shock waves or tremors before, during, or
after an earthquake.

22. Earth movement, including but not limited to sinking, rising, shifting,
expanding, contracting, settling, subsidence, collapse, and bulging,
either caused naturally or by manmade forces.

23. Water damage, meaning:
a. Flood, waves, tidal water, overflow of a body of water, or surface
water from any cause. We do not cover spray from any of these,
whether or not driven by wind.
b. Water or sewage from any source which backs up through
sewers or drains, or which overflows from a sump, or
c. Regardless of its source, water below the surface of the ground.
This includes water which exerts pressure on or flows, seeps, or
leaks through any part of a dwelling or other structure, sidewalk,
driveway, or swimming pool.

24. Power interruption, meaning the interruption of power or other
utility service, if the interruption takes place away from the insured
premises. This does not apply to supplemental coverage applicable
to Coverage E – Farm Personal Property. If a peril insured against
occurs on the insured premises, we will pay only for loss caused by
that peril.

25. Neglect of any insured to use all reasonable means to protect covered
property at and after the time of loss or when property is threatened by
an insured peril.

26. War (declared or undeclared), civil war, insurrection, rebellion, revolu-
tion, or discharge of a nuclear weapon or device, even if accidental.

27. Nuclear hazard, meaning nuclear reaction, radiation, radioactive
contamination, or any consequence of any of these.

28. Intentional losses, meaning any loss or damage that is intentionally
casted by any insured, or at the direction of, or with the permission of
any insured, whether sane or insane, unless payment of any such loss
is otherwise mandated under 375.1312 RSMO regarding a claim of any
innocent coinsured. Payment of any loss required by law shall be limited
to the amount mandated by 375.1312 RSMO.

29. Theft:
a. When committed by, or at the direction of, any insured, the
husband, wife, child, or relative of any insured, any farm
employee or any resident of the insured premises;
b. Of tools, unattached materials, or unattached supplies for use
in the construction, repair, addition, remodel, renovation, or
rehabilitation of any building or building component until the
dwelling or other structure is finished and occupied;
c. From that part of an insured premises rented from any insured
to other than any insured; or
d. When it occurs off the insured premises of:
(1) Property while at any building owned, rented, or occupied by any insured, except while any insured is temporarily living there. Property of a student who is an insured is covered while at a residence away from the insured premises if the student has been there at any time during the forty-five (45) days immediately before the loss.

(2) Watercraft and its furnishings, equipment, and outboard motors, or

(3) Trailers and campers of any type, including their parts and supplies whether attached or not.

e. Disclosed at the time of taking inventory.

f. Due to wrongful conversion or embezzlement.

30. Escape or mysterious disappearance.

31. The action, lack of action, decision, or lack of decision, of any person, group, organization, or government body.

32. The conduct of any person, group, organization, or government body, regardless of whether the conduct is negligent, wrongful, intentional, or without fault.

33. Defect, weakness, inadequacy, fault, or unsoundness in:

a. Planning, zoning, development, surveying, setting.

b. Design, specifications, workmanship, construction, grading, compaction.

c. Materials used in construction or repair, or

d. Maintenance of any property (including land, structures, or improvements of any kind) whether on or off the insured premises.

34. Illegal, criminal, or dishonest acts or activities of any insured, or at the direction of any insured, or with the permission of any insured.

35. Any act or activity or change in condition that materially increases the risk.

36. Machinery colliding with the ground or rocks on the ground, or objects entering machinery whether or not this policy includes Option E-2. However, this exclusion does not apply to glass breakage.

CONDITIONS – SECTION I

1. WHAT YOU SHALL DO IN CASE OF LOSS

If a covered loss occurs, the insured at our request must:

a. Give us immediate written notice. In case of theft, also notify the local law enforcement within 24 hours of the discovery of the theft. In case of loss under Credit Card, Fund Transfer Card, and Check Forgery Coverage, also notify the issuer of the card or the bank within 24 hours of discovery.

b. Use all reasonable means to protect the property from further damage, including but not limited to, making necessary and reasonable repairs to protect the property and keeping records of the cost of repairs.

c. Make a detailed list of all damaged, stolen, or destroyed personal property, including the following information:

(1) The number of items damaged;

(2) A detailed description of the item including the brand name or manufacturer’s name;

(3) Model name;
(4) Model or serial number;
(5) Name and address of the person or business obtained from;
(6) Month and year obtained or purchased;
(7) Whether it was new or used when obtained or purchased, and if used, age when obtained or purchased;
(8) The amount of the purchase price;
(9) The current replacement cost, the cost to repair, the market value of the item before the loss, and the market value after the loss.

d. For dwelling or other structure damage, provide detailed, itemized repair or reconstruction cost plans and estimates, and documents showing the value of the dwelling or other structure before the loss and after the loss.

e. Send to us, within 60 days after loss, the information requested in (c) and (d) above and a completed proof of loss form provided by us, signed, and sworn to by any insured we designate. The proof of loss must include:

(1) The date, time, and cause of loss.
(2) The interest of the insured and all others in the property.
(3) All debts or liens on the property.
(4) All other insurance policies that apply to the loss.
(5) Changes in title, use, occupancy, or possession of the property.
(6) The total amount of loss you are claiming using the valuation method required by the policy.

Failure of the insured to provide the information requested in 1c. d. and e. within 60 days of the loss may result in the denial of any insurance coverage otherwise available if we can establish that our rights have been prejudiced by the lack of such notice.

f. You must not dispose of any damaged property until we authorize you to do so. You must exhibit the damaged property to us or our representative, as often as may be reasonably required, and permit us to take samples of the property.

g. Any insured, at our request, must submit to examinations under oath as often as reasonably required while not in the presence of any other insured and sign the transcript of the examinations.

h. Produce for examination, with permission to copy, all information contained in any writings or other magnetic, recording, or storage media which we deem material to our investigation. If any such information is not in your possession, custody, or control, you must authorize us to obtain the information.

i. Produce receipts or records for any Extra Expense claimed under Coverage D.

j. You must cooperate with us in determining the cause and amount of loss.

k. You must provide a detailed inventory of all farm personal property not individually identified or shown as excluded on the Information Page(s).

2. SETTLEMENT AND VALUATION

a. If the Information Page(s) states that this policy is an Actual Cash Value policy, then the most we will pay will be the lesser of:

(1) The difference in market value before and after the loss;
(2) Replacement Cost less depreciation;
The limit of liability which pertains to the coverage;

The amount of the insured's insurable interest in the property;

Any applicable coverage limitation on the property as set forth in this policy.

If the Information Page(s) states that this is a Replacement Cost policy, then, until you complete repair or replacement of the property, the most we will pay will be the lesser of:

1. The difference in market value before and after the loss;
2. The limit of liability which pertains to the coverage;
3. The amount of the insured's insurable interest in the property.

If you complete repair or replacement of the damaged property at the same location and make a repair or replacement cost claim within 180 days of the original loss settlement, then we will pay the lesser of:

1. The amount spent to repair or replace the damaged or stolen property;
2. The amount it would take to repair or replace the property, with like kind and quality but not necessarily identical or matching materials, at the same location as the insured premises.

If you have a partial loss caused by fire, then you have an option to have us repair the property, the cost not to exceed the amount written in the policy, so that the property shall be in as good a condition as before the fire.

Under any valuation above, we do not pay for any increase in loss or expense due to any ordinance, code, or law requiring or regulating the construction, repair, or demolition of a dwelling or other structure.

Under any valuation method, the cost to repair or replace is determined by us, based on our knowledge of the prices charged by repair or replacement facilities. To aid us in determining the cost to repair or replace, we may utilize any one or more of the data bases, appraisal tools, and other methods commonly used in the insurance industry to determine the prices charged by repair or replacement facilities.

In determining market value, we will not pay more than $2,500 in total for that portion of any item's value derived from age, history, or rarity. This amount will not include sentimental value and will be the aggregate limit per occurrence regardless of the number of items involved.

Replacement Cost coverage will not apply to property not maintained in good or workable condition or which because of its age or condition has become outdated or obsolete, property no longer available or unusable for its originally intended purpose, or property for which parts are no longer available.

Replacement Cost will not apply to gators, mules, or other similar slow-moving utility-type vehicles, or all-terrain vehicles.

In respect to Replacement Cost claims for personal property, notwithstanding any of the above referenced provisions, we will
pay no more than four hundred percent (400%) of the original cost of any item.

j. In respect to a loss to a pair or set, we may repair or replace any part of the pair or set to restore it to its value before the covered loss, or we may pay the difference between the market value of the property before and after the covered loss.

k. With respect to a loss to a dwelling or other structure under construction, the amount on the Information Page(s) will be reduced to equal the amount actually spent on the dwelling or other structure at the time of loss.

l. The following co-insurance requirement applies to Coverage E only:
   You must maintain insurance on all covered property for at least 80% of the total market value of all covered property.
   If you do not maintain the 80% requirement, we will pay the percentage of loss produced by dividing the amount of insurance carried by the amount you should have carried.
   If a covered loss occurs, we will use the following in determining the amount of insurance you should have carried:
   a. Regarding individually identified property: The co-insurance requirement will be calculated individually for each item damaged or destroyed.
   b. Regarding Blanket property:
      (1) The total insurance amount for all blanket property will be determined by subtracting the total amount of insurance for individually identified property from the total amount of insurance for Coverage E.
      (2) The market value of all blanket property will be determined.

   However, property subject to the Limitation on Certain Farm Personal Property will not be valued in excess of the stated limit; property which is excluded will not be included in the inventory; and property covered by other insurance will be based upon its market value minus the other insurance amount.

3. DEDUCTIBLE CLAUSE
   We will deduct the amount shown on the Information Page(s) from the amount of covered loss in any one occurrence. If two or more Section I Coverages are involved in any one loss, only the largest applicable deductible will be applied.

4. APPRAISAL
   In case the insured and this company shall fail to agree as to the amount of loss, then, on the written demand of either, each shall select a competent and disinterested appraiser and notify the other of the appraiser selected within twenty (20) days of such demand. The appraisers shall then appraise the loss in accordance with the Settlement and Valuation condition within this policy, stating separately the amount of loss to each item; and, failing to agree, shall submit their differences, only, to the umpire. The appraisers shall select a competent and disinterested umpire; and failing for fifteen (15) days to agree upon such umpire, then, on request of the insured or this company, and upon written notice to the other party, such umpire shall be selected by a judge of a court of record in the state and county (or city if the city is not within a county) in which the property covered is located. The umpire shall make the award within thirty (30) days after the umpire receives the appraisers’ submissions.
of their differences. An award in writing, so itemized, of any two (2) when filed with this company shall determine the amount of loss. Each appraiser shall be paid by the party selecting such appraiser and the expenses of appraisal and umpire shall be paid by the parties equally. This process is not binding on either party.

5. ABANDONED PROPERTY

We may at our option, take all or such part of the damaged, destroyed, or stolen and recovered property at the agreed or appraised value, but there will be no abandonment of the damaged property to us.

6. SALVAGE

If we pay the full market value of an item or pay to replace a part of an item, we may, at our option, take title and possession of that item or part and retain any proceeds from the sale thereof.

7. OUR PAYMENT OF LOSS

We will adjust any covered loss with you and pay you unless another payee is named in the policy. If there is coverage under this policy, we will pay you within 30 days after you comply with all the terms and conditions of this policy and the amount of loss is finally determined by:

a. Agreement between you and us, or
b. A court judgment.

8. MORTGAGEE

Loss on the dwelling will be payable to any mortgagee named on the Information Page(s), to the extent of their interests and in the order of precedence. Mortgagee includes a trustee under a deed of trust or a seller under a contract for deed.

Our Duties

We will:

a. Protect the mortgagee’s interest subject to the same terms, exclusions, and conditions that apply to the named insured, except that the mortgagee’s interest will still be protected if the loss is caused by any insured’s intentional act designed to cause a loss.

b. Protect the mortgagee’s interest as set forth in a., above, unless the mortgagee has foreclosed before or after the loss.

c. Give the mortgagee ten (10) days notice before canceling this policy.

Mortgagee’s Duties

The mortgagee shall:

a. Furnish proof of loss within sixty (60) days of our request, providing the information we request.

b. Submit to an examination under oath if requested and sign the transcript.

c. Provide the note, deed of trust, mortgage, loan file and all written information concerning the loan upon our request.

d. Pay upon demand any premium due if the insured fails to do so.

e. Immediately inform us in writing of any change of ownership or occupancy or any increase in hazard of which the mortgagee has knowledge. Failure to notify us will result in a forfeiture of coverage.

f. Give us the right of recovery against any party liable for loss; but giving us this right will not impair the right of the mortgagee to recover the full amount of the mortgagee’s claim.

g. All other provisions of this policy which apply to an insured shall
apply to the mortgagee.

Mortgagee Loss Valuation:
If we refuse payment to the named insured, we will pay the mortgagee the lesser of the following amounts:

a. The amount to repair or replace the property with like kind and quality;
b. The amount of the principle and interest due on the date of the loss;
c. The limit of the dwelling coverage.
d. At our option we may pay the total amount due on the note or mortgage, and if this option is exercised, the mortgagee shall assign its interest in the note and deed of trust or mortgage to us.
e. This policy will provide no coverage if the mortgagee or trustee has procured another policy, whether collectible or not, insuring its interest in the insured premises.
f. If we make payment to the mortgagee, we will be subrogated to all of the rights of the party to whom such payment is made to the extent of such payment. Our interest will extend to all securities held as collateral for the mortgage debt. Any mortgagee or trustee so paid agrees to sign whatever documents and take whatever actions we may reasonably request to enforce our rights under this provision. Our subrogation rights will not be enforced in such a way as to impair the right of the mortgagee or trustee to recover the full amount due under the mortgage.

9. NO BENEFIT TO BAILEE
This insurance will not, in any way, benefit any person or organization who may be caring for or handling property for a fee.

10. OTHER INSURANCE
If other valid insurance applies (whether collectible or not), this policy will not apply. However, if this policy and other insurance have the same "other insurance" language, we will pay our share. Our share will be the proportionate amount that this insurance bears to the total amount of all insurance on the covered property, whether collectible or not.

LIABILITY COVERAGES – SECTION II

This coverage applies only if Section II Coverage F – Personal Liability and Coverage G – Medical Payments to Others is shown on the Information Page(s) and a premium is listed for Personal Liability and Medical Payments to Others.

COVERAGE F – PERSONAL LIABILITY

If claim is made or suit is brought against an insured for damages because of bodily injury or property damage caused by an occurrence to which this policy applies, we will:

1. Pay up to our limit of liability for the damages which the insured is legally liable. Any pre-judgment interest is included within the limit of liability. Any post-judgment interest is included within the limit of liability, unless we chose to appeal any judgment.
2. Provide a defense at our expense by counsel of our choice. We may investigate and settle any claim or suit that we decide is appropriate. Our obligation to settle or defend ends when any payments made by us either by settlement, satisfaction of judgment or interpleader equal
This insurance only provides coverage for **bodily injury** or **property damage** that occurs during the policy period.

**COVERAGE G – MEDICAL PAYMENTS TO OTHERS**

We will pay the reasonable medical expenses incurred for **bodily injury** caused by accident, for services furnished within three years of the date of the accident. These expenses are for necessary medical, surgical, X-ray, dental, ambulance, hospital, professional nursing, and funeral services, eyeglasses, hearing aids, and prosthetic devices. The **bodily injury** must be discovered and treatment commenced within one year of the date of the accident.

Reasonable medical expenses do not include expenses:

1. For treatment, services, products or procedures that are:
   a. Experimental in nature, for research, or not primarily designed to serve a medical purpose; or
   b. Not commonly and customarily recognized throughout the medical profession and within the United States as appropriate for the treatment of the bodily injury; or

2. Incurred for:
   a. The use of thermography or other related procedures of a similar nature; or
   b. The use of acupuncture or other related procedures of a similar nature; or
   c. The purchase or rental of equipment not primarily designed to serve a medical purpose; or
   d. Massage therapy.

We have the right to engage reviewers, consultants, and data providers in formulating our judgment as to whether the charges are reasonable and necessary charges for the **bodily injury** sustained. The determination of whether charges are reasonable and necessary charges may be made after receipt of the goods and services for which the charges are made. The fact that a licensed health care provider furnished, rendered, or prescribed the goods and services is not solely determinative of whether the charges made for them are reasonable and necessary charges. We have the sole discretion in the determination of whether charges are reasonable or necessary.

Each person who sustains **bodily injury** is entitled to this protection when that person is:

1. On an **insured premises** with the permission of any **insured**, or
2. Elsewhere, if the **bodily injury**:
   a. Arises out of a condition on the **insured premises**.
   b. Is caused by the activities of any **insured**.
   c. Is caused by a **residence employee** in the course of employment by any **insured**.
   d. Is caused by an animal other than **livestock** owned by or in the care of any **insured**, or
   e. Is sustained by a **residence employee** arising out of and in the course of employment by any **insured**.

We may pay the injured person or the party that renders the medical services. Payment under this coverage is not an admission of liability by **us** or any **insured**.
Any individual who makes a claim under this coverage must, as a condition of payment:

1. Authorize us to obtain any records which may be relevant to the claim or which may reasonably be expected to aid our investigators in determining the facts relevant to the claim;

2. Answer, under oath as often as we may reasonably require, any questions posed by us, out of the presence of any other individual, and sign a written transcript of such questions and answers;

3. Submit to physical examinations, at our expense, by doctors we select as often as we may reasonably require; and

4. Authorize us to obtain medical records which are material to the claim, including prior medical records.

Any payment made under this coverage shall be set-off against any judgment obtained against any insured.

**ADDITIONAL COVERAGE**

Unless specifically stated otherwise, we will pay, in addition to our limit of liability:

1. **DAMAGE TO PROPERTY OF OTHERS**
   
   Up to $1,000 per occurrence for property damage to property owned by others caused by any insured regardless of fault. But, we will not pay for property damage:
   
   a. Caused intentionally by any insured who has attained the age of 13.
   
   b. To property owned by or rented to any insured, a tenant of any insured, or a resident of your household.
   
   c. Arising out of:
      
      (1) An act or omission in connection with any premises other than the insured premises.
      
      (2) Business pursuits, or
      
      (3) Ownership, maintenance, or use of a motor vehicle, trailer, watercraft, aircraft, except model airplanes.

   d. To property insured under Section I of this policy.

   We will not pay more than the smallest of the following amounts for any one occurrence:
   
   a. The market value of the property at the time of the loss;
   
   b. The repair cost; or
   
   c. $1,000.

2. **SETTLEMENT EXPENSES** – means:
   
   a. All costs we incur in the settlement of a claim or defense of a suit.
   
   b. Premiums on bonds required in a suit we defend. But, we will not pay the premium for the portion of a bond amount that is greater than our limit of liability. Notwithstanding a. above, we have no obligation to apply for or furnish bonds.
   
   c. Loss of earnings up to $100 a day, but not other income, when we ask you to help us investigate or defend any claim or suit.
   
   d. Other reasonable expenses incurred at our request.

3. **FIRST AID EXPENSES**

   We will pay up to $1,000 per occurrence for bodily injury for expenses for immediate medical and surgical treatment for other persons at the time of the accident. We will pay only expenses which any insured incurs for treatment of bodily injury covered by the policy.
4. LIMITED POLLUTION COVERAGE
As respects Pollution, our limit of liability from all damages arising out of the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants, or pollutants into or upon the land, the atmosphere, or any water course or body of water, including the cost of equitable relief, bodily injury, property damage, remediation, and clean-up costs will not exceed $25,000 for any one occurrence, nor more than $50,000 during any twelve (12) month policy period.

If the Information Page(s) lists Option L – Farm Liability, we cover:

a. Crop, plant, or tree damage resulting from the accidental above-ground contact with herbicides, pesticides, fungicides, and fertilizers caused by the application of the same which results in actual damages sustained within one growing season of the application.

b. Bodily injury resulting from the accidental above-ground contact with herbicides, pesticides, fungicides and fertilizers caused by the application of the same which results in medical treatment within one year (365 days) of the application.

The limit of coverage in a. and b. above:

a. For bodily injury or property damage resulting from activities occurring away from the insured premises will not exceed $25,000 for any one occurrence, nor more than $50,000 during any twelve (12) month policy period.

b. For bodily injury or property damage resulting from activities occurring on any insured premises is the limit of liability shown on the Information Page(s).

However, this provision (4.) will not increase our total limit of liability.

EXCLUSIONS – SECTION II

Under Coverage F – Personal Liability and Coverage G – Medical Payment To Others or Option L – Farm Liability we do not cover:

1. Bodily injury or property damage arising out of the operation, possession, ownership, repair, maintenance, use of, or negligent entrustment of:

a. Aircraft. We do cover model airplanes not used or designed for transporting cargo or persons.

b. A motor vehicle owned or operated or used by or rented or loaned to any insured. We do provide coverage if the motor vehicle is not subject to motor vehicle registration and it is:

   (1) Used exclusively on the insured premises, or
   (2) Kept in dead storage on the insured premises.

c. Watercraft, while away from the insured premises unless the watercraft is owned or rented by any insured and has an inboard or outboard or inboard-outboard motor power of less than 15 horsepower, or is a sailing vessel which is less than 17 feet in length owned or rented by any insured.

d. Watercraft powered by water jet pumps, including jet skis, or wave runners.

Exclusions (1.a.), (1.b.), (1.c.) and (1.d.) do not apply to bodily
2. **Bodily injury** or **property damage** arising out of the rendering or failing to render professional services.

3. **Bodily injury** or **property damage** arising out of **business** pursuits of any insured.

4. **Bodily injury** or **property damage** arising out of any premises owned, rented, or controlled by any insured which is not an insured premises. But, we will cover **bodily injury** to a **residence employee** arising out of and in the course of employment by any insured at such premises.

5. **Bodily injury** or **property damage** expected or intended by any insured.

6. **Bodily injury** or **property damage** arising out of war (declared or undeclared), civil war, insurrection, rebellion, or revolution.

7. **Bodily injury** or **property damage** resulting from false arrest, detention, eviction, invasion of privacy, wrongful entry, libel, slander, or malicious prosecution.

8. **Bodily injury** which arises out of the transmission of a communicable disease by any insured.

9. **Bodily Injury** or **property damage** that arises out of the possession, lease, or ownership of any **livestock**, unless Option L – Farm Liability or Option Q – Limited Livestock Liability is shown on the Information Page(s).

10. **Bodily injury** or **property damage** consisting of, arising from or out of, caused by, contributed to, aggravated by, or resulting from, whether directly or indirectly, the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, exposure to, or escape of asbestos, lead paint, lead, smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants, or pollutants, **fungi or mold**, rot, or other toxic materials or substances, whether gradual or sudden, unless provided in Additional Coverage. This exclusion applies to the items in paragraph 10. and includes but is not limited to the following:

   a. The cost of testing, monitoring, abating, mitigating, removing, remediating or disposing of items listed above;

   b. Any supervision, instruction, disclosures, or failures to disclose, recommendations, warnings, or advice given, or that allegedly should have been given, in connection with **bodily injury or property damage** consisting of, arising out of, caused by, contributed to, aggravated by, or resulting from, whether directly or indirectly, items listed in paragraph (10.) above, or the activities described in (10 a.) above;

   c. Any obligation to share damages, losses, costs, payments, or expenses with or repay someone else who must make payment because of such **bodily injury or property damage**, damages, loss, cost, payment, or expense; and

   d. Liability imposed upon any insured by any governmental authority for **bodily injury** or **property damage** consisting of, arising out of, caused by, contributed to, aggravated by, or resulting from, whether directly or indirectly, the items listed above.

If the Information Page(s) lists Option L – Farm Liability, exclusion 10. does not apply to:

a. Crop, plant, or tree damage resulting from the accidental above-ground contact with herbicides, pesticides, fungicides, and
fertilizers caused by the application of the same to any insured premises which results in actual damages sustained within one growing season of the application.

b. Bodily injury resulting from the accidental above-ground contact with herbicides, pesticides, fungicides, and fertilizers caused by the application of the same to any insured premises which results in medical treatment within one year (365 days) of the application.

11. Bodily injury or property damage arising out of sexual molestation or sexual harassment.

12. Bodily injury or property damage arising out of the criminal act of any insured whether or not such insured is actually charged with a crime for that act.

13. Property damage arising out of the intentional or negligent misrepresentation or non-disclosure of any material fact related to the sale, or attempted sale, of property owned by any insured.

14. Liability assumed under an oral or written contract or agreement.

15. Property damage to property owned by any insured.

16. Property damage to property occupied, used, or rented to or in the care of any insured. But, we will cover property damage to such property not used in farming caused by fire, smoke, or explosion.

17. Bodily injury to a person if any insured has or is required to have a policy providing workers’ compensation, non-occupational disability, or occupational disease benefits covering the bodily injury.

18. Bodily injury or property damage when any insured is covered under a nuclear energy liability policy. This exclusion applies even if the limits of liability of that policy have been exhausted.


20. Punitive or exemplary damages.

21. Bodily injury or property damage arising out of the ownership, boarding, training, breeding, or raising of wild or exotic animals.

22. Bodily injury or property damage arising out of any substance released or discharged from any aircraft.

23. Bodily injury or property damage arising out of custom farming. However, if the Information Page(s) shows Option L – Farm Liability, custom farming conducted within a 100-mile radius from the insured premises is covered, subject to the applicable limits of liability noted elsewhere in this policy.

24. Bodily injury or property damage arising out of the conduct of a partnership or joint venture of which any insured is a partner or member and which is not shown as an insured on the Information Page(s).

25. Bodily injury or property damage arising out of the use of farm personal property while being used in any business, tractor pull, or similar race or contest.

Under Coverage G (Medical Payments to Others) we do not cover:

1. Any other person except:
   a. A residence employee;
   b. Any farm employee (only if the policy includes Option L – Farm Liability), or;
   c. Those persons listed on the Information Page(s) under Option N – Named Person Medical Payments

   who reside regularly on any part of an insured premises.

2. Bodily injury from any nuclear reaction, radiation, or radioactive contamination, or any consequence of any of these.
3. **Bodily injury** arising out of the operation, ownership, maintenance, use, or negligent entrustment, of any **motor vehicle**. This exclusion (3.) does not apply to **bodily injury** to a **residence employee** arising out of and in the course of employment by any **insured**.

4. Any **bodily injury** caused by an allergic reaction.

5. Muscle strain or sprain of any type caused by overexertion, including overexertion due to lifting.

**CONDITIONS – SECTION II**

1. What an **insured** must do in case of **bodily injury** or **property damage**:
   a. Notify **us** immediately. The notice must give:
      1. Your name and policy number.
      2. The date, time, place, and circumstances of the accident, occurrence, or loss, and
      3. The names and addresses and telephone numbers of injured persons and witnesses.
   b. Send **us** immediately all legal papers, including amended petitions, received relating to a claim or suit.
   c. Cooperate with **us** and assist **us** in any matter relating to a claim or suit.
   d. The **insured** will not, except at the **insured’s** own cost, voluntarily make any payment, assume any obligation, or incur expenses related to any occurrence to which this policy applies.

2. **LIMITS OF LIABILITY**
   Regardless of the number of **insured(s)**, injured persons, claims made, or suits brought, our liability is limited as follows:
   a. As respects Personal Liability Coverage, the limit of liability stated on the Information Page(s) for Coverage F is the total limit of our liability for all damages resulting from any one **occurrence**.
   b. As respects Medical Payments to Others Coverage, the limit of liability stated on the Information Page(s) is our limit of liability for all medical expenses for **bodily injury** to any one person as the result of any one accident.

3. **SEVERABILITY OF INSURANCE**
   This insurance applies separately to each **insured** against whom claim is made or suit is brought, subject to our limits of liability for each **occurrence**.

4. **BANKRUPTCY**
   We are not relieved of any obligation under this policy because of the bankruptcy or insolvency of any **insured**.

5. **OTHER LIABILITY INSURANCE COVERAGE**
   This insurance is excess over any other valid and collectible insurance.

**GENERAL POLICY CONDITIONS APPLYING TO SECTION I AND SECTION II**

1. **ASSIGNMENT**
   Assignment of this policy will not be valid unless we give our written consent.

2. **CANCELLATION**
   You may cancel your policy by notifying us in writing of the date to cancel, which must be later than the date you mail or deliver it to us. We may waive these requirements by confirming the date and time of cancellation to you in writing.
We may cancel your policy by written notice, mailed to your last known address. The notice shall give the date cancellation is effective. It will be mailed to you at least:

a. 10 days before the cancellation effective date:
   (1) If the cancellation is because you did not pay the premium; or
   (2) If the policy has been in force for 60 days or less.

b. 30 days before the cancellation effective date:
   (1) If there is evidence of incendiaryism by any insured
   (2) The cancellation is because of any other reason; and
   (3) The policy has been in force for more than 60 days.

We will use regular mail to transmit such notice. The mailing of the notice shall be sufficient proof that notice was given.

Return of Unearned Premium. If you cancel, premium will be earned on a pro-rata basis. If we cancel, premium will be earned on a pro-rata basis. Any unearned premium may be returned at the time we cancel or within a reasonable time thereafter. Delay in the return of unearned premium does not affect the cancellation.

3. AUTOMATIC CANCELLATION

If you obtain other insurance for any coverage provided by this policy, this policy will terminate as to that coverage on the effective date of the other insurance.

4. MEMBERSHIP

Payment of the Farm Bureau membership dues, which is not premium, entitles the insured named on the Information Page(s) to insure one or more properties for any applicable coverage and to insurance for any other coverage for which said fees were paid so long as:

a. This company continues to write such coverage(s);

b. The property to be insured meets the eligibility requirements of the company; and

c. The insured remains a risk desirable to the company.

A notice of our intention to not renew this policy will be mailed to your last known address at least 30 days before the end of the current policy period if you fail to maintain an active Missouri Farm Bureau membership.

5. CONCEALMENT, FRAUD, OR MISREPRESENTATION

This policy provides no coverage to any insured if any insured intentionally conceals or misrepresents any material fact or circumstance relating to this insurance, any claim or occurrence, or during the adjustment or investigation of any claim or occurrence. This entire policy will be void if any insured provides false and material information in the application for insurance. All information in the application is warranted by all insureds to be true.

6. CHANGES

This policy and the Information Page(s) include all the agreements between you and us relating to this insurance. No change or waiver may be effected in this policy except by written endorsement issued by us. If a premium adjustment is necessary, we will make the adjustment as of the effective date of the change. If any coverage you have under this policy is broadened by us without charge during the policy period, this policy will automatically provide the broadened coverage when effective in Missouri.

We may reduce in amount or adversely modify this policy at any time.
(subject to the laws of Missouri regarding such) by giving any insured thirty (30) days written notice prior to the effective date of such action. Notice will be mailed to the mailing address shown on the Information Page(s). Proof of mailing will be sufficient proof of notice.  

7. OUR RIGHT TO RECOVER PAYMENT
In the event we make any payment under this policy, we will be subrogated to all rights of recovery, based upon the same damages, which an insured or any other person receiving the payment, may have against any person liable for those damages. As a condition of payment under this policy, any insured, or other person who receives payment under this policy, agrees to execute and deliver any necessary legal instruments to us and do whatever else we may ask which is necessary to secure our rights. Any insured, or other person who receives payment under this policy, agrees to cooperate with us in enforcing our rights of recovery acquired under this section and to do nothing to prejudice our rights. 

8. OUR RIGHT TO INSPECT INSURED PREMISES
We have the right to inspect any insured premises covered by this policy as often as may be reasonable during the term of this policy. 

9. POLICY PERIOD
Insurance begins and ends at 12:01 A.M. Standard Time at the location of the property described and on the dates shown on the Information Page(s). This policy may be continued for successive policy periods by payment of the required premium, unless we mail to you a written notice of our intention not to renew on or before the effective date of each renewal period. It is agreed that the renewal premium will be based upon the rates in effect, the coverages carried, the applicable limits of liability, deductibles, and other elements that affect the premium that apply at the time of renewal. As to only the interest of a lienholder or mortgagee (or trustee) declared in this policy, this insurance will be terminated only if we give such lienholder or mortgagee (or trustee) at least ten (10) days written notice of termination. 

10. RECOVERIES
If we pay any insured for loss under this policy and stolen or damaged property is recovered, or payment is made by those responsible for the loss, the following provisions apply: 

a. The insured must notify us or we will notify the insured promptly if either recovers property or receives payment.

b. Any proper expenses incurred by either party in making the recovery are reimbursed first.

c. The insured may keep recovered property by refunding to us the amount of the claim paid or any lesser amount to which we agree.

d. If the claim paid is less than the agreed loss due to a deductible, Limitation on Certain Property, or other limiting terms of the policy, any recovery will be prorated between the insured and us based on our respective interests in the loss. 

11. COOPERATION
You must cooperate with us in performing all acts required by this policy.
In witness whereof, the Farm Bureau Town and Country Insurance Company of Missouri has caused this policy to be signed by its President and Secretary.

Charles E. Kenne
President

Daniel L. Candy
Secretary
OPTIONAL COVERAGES

The following Options are optional coverages and only those Options shown on the
Information Page(s) of your policy which have a premium listed apply. Nothing con-
tained within any of the following Options will vary, alter, or extend any of the provisions
of your policy. All definitions, duties, general provisions, and conditions apply unless
specifically modified by the language in the specific Option.

OPTION A – GUARANTEED DWELLING REPLACEMENT COVERAGE

Our total payment under this Option for any dwelling insured will not exceed an
additional amount equal to 20% of the amount of insurance shown on the Information
Page(s) for Coverage A.

We will settle covered total losses to the dwelling under Coverage A at replace-
ment cost without regard to the amount of insurance shown on the Information Page(s),
subject to the maximum amount of insurance as defined within this Option. However,
this guarantee does not apply:

1. To a loss which occurs within fifty-nine (59) days of the initial effective
date of this policy, or
2. If you fail to notify us within ninety (90) days of any additions to or remod-
eling of the dwelling which increases its replacement cost value by
$5,000 or more.
3. Unless reconstruction is complete within twelve (12) months from the
date of loss.
4. To an increase in reconstruction costs that are a direct result of any
modifications in the original design of the house.
5. To an increase in reconstruction costs that are a direct result of any
variation in the kind and quality of materials used.
6. Unless you actually incur and document the reconstruction cost in
excess of the amount of insurance of the Coverage A limit.

When this guarantee does not apply as described in (1.), (2.), (3.), (4.), (5.), or (6.)
above or you decide not to replace the dwelling at the same insured premises, our
payment will not exceed the amount of insurance applying to the dwelling as shown
on the Information Page(s).

OPTION B – INFLATION PROTECTION

We will increase the amount of insurance for Section I Coverage A – Dwelling, Coverage
C – Personal Property by the annual inflation percent of construction costs which is
added at the end of each twelve (12) month period of your policy. The percentage is
determined by the method we filed with the Missouri Department of Insurance. This
amount is included in the amounts of coverage shown on the Information Page(s).

OPTION D – INCREASED LIMIT OF PERSONAL PROPERTY AWAY FROM PREMISES

The limit of insurance for personal property away from the insured premises is
increased to the amount shown on the Information Page(s) for Option D.

OPTION E – INCREASED MONEY COVERAGE

The limit of insurance on money, money orders, bank notes, bullion, gold other than
goldware, silver other than silverware, platinum, coins, precious metals or loss through
OPTION E-1 – LIVESTOCK EXTENSION OPTION

When this Option is shown on the Information Page(s), livestock are covered for the following additional perils:

a. Accidental Shooting: Except by any insured, any relative, any farm employee, or any resident of the insured premises.

b. Drowning from External Causes: Except drowning of poultry. Swine under thirty (30) days old are not covered.

c. Attack by Dogs or Wild Animals: Except loss as the direct or indirect result of flight is not covered.

d. Collapse of structures, bridges, and culverts.

OPTION E-2 – MACHINERY COLLISION, UPSET, AND OVERTURN

When Option E-2 is shown on the Information Page(s), collision, upset, and overturn are additional perils added regarding Coverage E only.

OPTION E-3 – FOREIGN OBJECTS IN MACHINERY

When Option E-3 Foreign Objects in Machinery is shown on the Information Page(s):

Section 1, Coverage E – Farm Personal Property is replaced with the following:

Under “Perils insured against with respect to Coverage E”:

2. Machinery is covered for Level Three Protection as shown in the policy, subject to the following limitations: Collision, Upset, and Overturn are not covered perils unless the term Option E-2 Machinery Collision is shown on the Information Page(s). Sudden and accidental direct physical loss or damage caused by or resulting from foreign objects picked up and taken into the machinery is not covered unless Option E-3 Foreign Objects in Machinery is shown on the Information Page(s).

And

General Exclusions – Applicable to All Levels of Protection are modified as follows:

36. Machinery colliding with the ground or rocks on the ground, whether or not this policy includes Option E-2. However, this exclusion does not apply to glass breakage.

We will pay for sudden and accidental direct physical loss or damage caused by or resulting from foreign objects picked up and taken into the machinery.

OPTION F – INCREASED SECURITIES COVERAGE

The amount of insurance on securities, stamps, tickets, accounts, deeds, evidence of debt, passports, manuscripts, unpublished works, and other valuable papers, drafts, cashier checks, travelers checks, certified checks, official checks, checks, certificates of deposit, and notes other than bank notes including negotiable orders of withdrawal is increased to the amount shown on the Information Page(s) for Option F.
OPTION G – INCREASED COVERAGE DUE TO THEFT OF CREDIT CARD, FUND TRANSFER CARD, OR LOSS DUE TO CHECK FORGERY

The amount of insurance due to theft of credit card, fund transfer card, or loss due to check forgery is increased to the amount shown on the Information Page(s) for Option G.

OPTION H – PERSONAL INJURY COVERAGE

The definition of **bodily injury** is revised for Coverage F – Personal Liability as follows:

**Bodily injury** – means physical harm to the body, sickness, or disease, including death that results, and **personal injury**, except that **bodily injury** does not include any sexually transmitted disease.

**Personal Injury** – means injury arising out of one or more of the following offenses:

a. False arrest, detention, or imprisonment, or malicious prosecution;

b. Libel or slander or defamation of character or violation of a person’s right of privacy; or

c. Wrongful entry or eviction or other invasion of the right of private occupancy.

EXCLUSIONS

Insurance provided under this Option does not apply to **personal injury** due to:

1. Liability assumed by any **insured** under any contract or agreement.

2. Willful violation of a penal statute or ordinance committed by or with the knowledge or consent of any **insured**.

3. An offense directly or indirectly related to employment by any **insured**.

4. **Business** pursuits of any **insured**.

5. Paid public or civic activities of any **insured**.

6. Oral or written publication of material done by or at the direction of the **insured** with the knowledge of its falsity or made prior to the effective date of this coverage.

OPTION I – BUSINESS PURSUITS

Personal Liability Coverage and Medical Payments to Others Coverage apply to the **business** pursuits of the **insured** as shown on the Information Page(s) for Option I.

This insurance does not apply:

1. To **bodily injury** or **property damage** arising out of the **business** pursuits of the **insured** in connection with a **business** owned or financially controlled by the **insured** or by a partnership of which the **insured** is a partner or member.

2. To **bodily injury** or **property damage** arising out of the rendering of or failure to render professional services of any nature other than teaching, including but not limited to any architectural, engineering, or industrial design services; any medical, surgical, dental, or other services or treatment conducive to the health of persons or animals; and any beauty or barber services or treatment.

3. To **bodily injury** to a fellow employee of the **insured** injured in the course of employment.

4. When the **insured** is a member of the faculty or teaching staff of any school or college and **bodily injury** or **property damage** arises out of the maintenance, use, loading or unloading of draft or saddle animals, vehicles for their use, aircraft, **motor vehicle**, or watercraft owned or operated or hired by or
for the insured for the purpose of instruction in the use thereof.

5. To bodily injury or property damage arising out of barber or beauty operation if the business employs two (2) or more persons.

6. To bodily injury or property damage arising from the ownership, maintenance, use, rental, or loan of tanning beds or tanning devices or the operation of tanning salons.

OPTION J – OFFICE, PROFESSIONAL, PRIVATE SCHOOL, OR STUDIO USE

SECTION I
We agree that Coverage C (Personal Property) includes property used or intended for use in the business shown on the Information Page(s), only while on the insured premises.

SECTION II
We agree that, with respect to Personal Liability Coverage and Medical Payments To Others Coverage, the occupancy of the insured premises by the insured as described on the Information Page(s) as an office, school, or studio will not be considered a business.

EXCLUSIONS – Section II, No. (3.) is deleted and the following exclusion is substituted:

3. Bodily injury or property damage arising out of business pursuits of any insured. But, we will cover activities of that person pertaining to the occupancy described on the Information Page(s).

OPTION K – SEWER BACKUP COVERAGE

SECTION I, COVERAGE A – DWELLING

COVERAGE C – PERSONAL PROPERTY

We cover loss caused by water which backs up through sewers or drains located in the dwelling including any type system designed to remove subsurface water that is located in the dwelling.

This does not apply to the direct physical loss to any equipment used to remove subsurface water which is caused by mechanical breakdown.

There is no coverage for a loss which occurs or is in progress within the first thirty (30) days of the original effective date of this Option.

The amount of insurance for Sewer Backup Coverage is the amount shown on the Information Page(s) for Option K. Option K does not increase our total amount of insurance on Coverage A – Dwelling or Coverage C – Personal Property.

OPTION L – FARM LIABILITY

When the Information Page(s) shows Option L – Farm Liability, the following language has been changed:
1. Within the definition section, Business, Insured Premises, and Residence Employee are changed in the policy.

2. Within the Exclusions in the Liability section – Coverage F – the Livestock exclusion and the Custom Farming exclusion are changed in the policy.

**OPTION M – FARM-RELATED BUSINESS COVERAGE**

The definition of business in the policy will not apply to the business identified within Option M on the Information Page(s).

The following exclusions are added to your policy:

26. Bodily injury to any employee when the injury arises out of and in the course of employment for the specified business.

27. Bodily injury or property damage arising from any stated or implied warranty associated with the products or services provided by the specified business.

28. Property damage to products sold by the specified business.

**OPTION N – NAMED PERSON MEDICAL PAYMENTS**

All definitions, duties, general provisions, conditions, exclusions, and limitations of Coverage G – Medical Payments to Others apply to those persons listed on the Information Page(s) up to the limits shown for Named Person Medical Payments.

In addition, we do not cover:

1. Bodily injury to any named person resulting from accidental injury unless the injury is the result of a farm-related activity.

2. Bodily injury to any named person, when the accidental injury occurs within any residence.

**OPTION O – LOSS ASSESSMENT COVERAGE**

We will pay your share of any assessment levied against all members of a property owners association by the association in accordance with its governing rules if the assessment is necessary because of:

1. A direct loss to property collectively owned by the association members caused by perils we insure against, or

2. An occurrence to which Section II of this policy applies, or

3. Liability for an act of a director, officer, or trustee elected by the association, members if acting in the capacity as a director, officer, or trustee and without deriving any income from the performance of duties exclusively on behalf of the association.

We will pay no more than the Limit of Liability stated on the Information Page(s). But, we will not pay more than $1,000 for any portion of such special assessment resulting from a deductible in the insurance to the Condominium Association.

We will pay your assessment minus $250. No other policy deductible applies.

**OPTION P – INCREASED POLLUTION COVERAGE**

This endorsement modifies our limit of liability in respect to LIMITED POLLUTION COVERAGE.

As respects Pollution, our limit of liability for all damages arising out of the actual, alleged,
1961 or threatened discharge, dispersal, seepage, migration, release, or escape of smoke, vapor, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants, or pollutants into or upon the land, the atmosphere, or any water course or body of water, including the cost of equitable relief, bodily injury, property damage, remediation, and clean-up costs will not exceed $100,000 for any one occurrence, nor more than $100,000 during any twelve (12) month policy period.

If the Information Page(s) lists Option L – Farm Liability, we cover:

- Crop, plant, or tree damage resulting from the accidental above-ground contact with herbicides, pesticides, fungicides, and fertilizers caused by the application of the same which results in actual damages sustained within one growing season of the application.
- Bodily injury resulting from the accidental above-ground contact with herbicides, pesticides, fungicides and fertilizers caused by the application of the same which results in medical treatment within one year (365 days) of the application.

The limit of coverage in a. and b. above:

- For bodily injury or property damage resulting from activities occurring away from the insured premises will not exceed $100,000 for any one occurrence, nor more than $100,000 during any twelve (12) month policy period.
- For bodily injury or property damage resulting from activities occurring on any insured premises is the limit of liability shown on the Information Page(s).

However, this Option will not increase our total limit of liability.

OPTION Q – LIMITED LIVESTOCK LIABILITY COVERAGE

EXCLUSIONS – SECTION II

When Option Q is shown on the Information Page(s), Liability Coverages-Section II is modified as follows:

Exclusion (9.) of Exclusions-Section II is hereby amended as follows:

- Bodily injury or property damage that arises out of the ownership or use of livestock for any purpose other than personal use or personal consumption.

OPTION R – VENDOR’S SINGLE INTEREST

When Option R is shown on the Information Page(s), if you borrowed money to buy your manufactured home and a lien holder is named on the Information Page(s), we will pay that lien holder for losses caused by the following perils. The following definitions apply to Option R only:

1. Collision, Upset, and Overturn – means sudden, accidental, and direct loss to the manufactured home caused by collision, upset, and overturn while the manufactured home is being moved from one place to another. Collision which damages only wheels, tires, axles, and running gear is not covered.
2. Alteration – means deliberate damage caused by you to the manufactured home or substantial changes in its structure with the intention of reducing its value without permission of the lien holder or the manufactured home dealer.
3. Conversion – means transfer of ownership without permission of the
lien holder, if the lien holder is not successful in an effort to recover
possession of the manufactured home or its missing parts.

4. **Concealment** – means withholding or hiding the manufactured home.

**ADDITIONAL COVERAGES**

If the manufactured home is repossessed by or on behalf of the lien holder or
manufactured home dealer, we will pay the lien holder or manufactured home dealer
for an amount equal to the expense of transporting the manufactured home from the
place of repossession to the nearest of the following:

1. The place where it was sold by the lien holder or manufactured home dealer,
or
2. The nearest business location of the lien holder or manufactured home
dealer.

Repossession Expense applies only to the expense of returning the entire
manufactured home, but not the expense of returning only separated parts, equipment,
or accessories.

**DEDUCTIBLE**

$500 will be deducted from the amount of loss in each claim for loss or damage.

**EXCLUSIONS**

We do not pay for:

1. **Conversion** of attached property originally provided with the manufactured
home including furniture (not appliances), drapes, curtains, and bedding.
2. Expense of returning separate parts, equipment, or accessories.
3. Damage resulting from neglect, omission to act, wear and tear, or hard
usage.
4. Gas bottles, fuel tanks, pumps, steps, skirting, porches, decks, awnings,
carports, and any other addition to the manufactured home after its original
manufacture.
5. Loss resulting from the fraudulent actions of the lien holder, its employee(s),
or agents.

**CONDITIONS**

WHAT TO DO IN CASE OF LOSS

The lien holder must, at the lien holder’s expense, use every reasonable effort, including
litigation, until settlement of the loss to:

1. Secure, protect, and preserve the manufactured home from loss.
2. Locate the policyholder, the manufactured home, and any missing
parts.
3. Declare the loan in default.
4. Repossess the manufactured home promptly.
5. Collect all amounts due.

The lien holder must give us as part of the loss notice, the following:

1. An inspection report prepared at the time of repossession describing
the condition of the manufactured home and a detailed list of missing
parts.
2. Manufacturer’s invoice.
3. Documents which detail the lien holder’s efforts to locate missing parts.
4. Retail sales contract and credit application.
5. All evidence showing how the manufactured home was equipped when sold.
7. Statement from the law enforcement agency to which the lien holder gave prompt notice of loss.

SETTLEMENT AND VALUATION
In addition to the Settlement and Valuation provisions of the policy, the amount of the lien holder’s interest in any loss from alteration, conversion, or concealment is measured by the unpaid balance not more than sixty (60) days past due, less:

a. Unearned interest, insurance, finance and other carrying charges computed as of the date of claim.

b. Penalties or other charges which have been added to the unpaid balance after the loan was finalized.

LIEN TRANSACTION, LATE OR DEFAULT IN PAYMENT NOTICE
We have no coverage unless the following took place:
1. The lien transaction was entered into in accordance with normal and usual credit standards.
2. The lien instrument, at the time executed, was legally enforceable and created a valid security interest for the lien holder.
3. At the date this coverage came into effect, no payment was more than thirty (30) days past due.
4. The insured has defaulted in payment.
5. Written notice of the claim has been given to us within thirty (30) days after repossession has occurred.

NEGLECT
No act or neglect of any insured will impair the protection we provide to the lien holder.

RECORDS
We will, at any reasonable time, be allowed to examine the lien holder’s books, records, and files to determine facts relating to a claim under this coverage.

OUR RIGHT TO RECOVER PAYMENT
We waive the right to recover any payment made under this coverage from any insured.

SETTLEMENT WITH SELLING DEALER
Settlement of loss may be made with the selling dealer when the lien holder’s interest has been satisfied under a repurchase agreement.

OPTION S – SCHEDULED PERSONAL PROPERTY
When Option S is shown on the Information Page(s), the deductible shown within the Option S schedule will apply to this coverage.

The following outlines the classifications indicated on the Schedule shown on the Information Page(s):

1. Jewelry, as scheduled.
2. Furs and garments trimmed with fur or consisting principally of fur, as scheduled.
3. Cameras, projection machines, video equipment, computers, films, and related articles of equipment, as scheduled.

4. Musical instruments and related articles of equipment, as scheduled.

5. Silverware, including goldware and pewterware, but excluding pens, pencils, flasks, smoking implements, or jewelry.

6. Sporting equipment, including golf clubs, golf clothing, golf equipment, golf carts, and fishing equipment, as scheduled.

7. Fine art(s), as scheduled. This premium is based on your statement that the fine art(s) insured is located at the location shown on the Schedule.

8. Radio, TV antenna, or satellite dish or antenna, as scheduled.

9. Postage stamps, including due envelope, official revenue, match and medicine stamps, covers, locals, reprints, essays, proofs, sports cards and other philatelic property, including their books, pages, and mountings, owned by or in the custody or control of the insured.

10. Rare and current coins, metals, paper money, bank notes, tokens of money, and other numismatic property, including coin albums, containers, frames, cards, and display cabinets in use with such collection, owned by or in the custody or control of any insured, as scheduled.

11. Hunting equipment, including guns and bows, as scheduled.

12. Lawn and Garden Equipment, as scheduled

ADDITIONAL ACQUIRED PROPERTY

The following applies only to jewelry, furs, cameras, and musical instruments when such property is scheduled under this coverage:

We cover additionally acquired property for an amount not to exceed 25% of the amount of insurance for that class of property or $10,000, whichever is less, if you report the acquired property to us within thirty (30) days of acquisition and pay the additional premium from the date acquired.

PERILS INSURED AGAINST

We cover sudden, accidental, and direct loss to scheduled property except:

1. Loss caused by wear and tear, gradual deterioration, insects, vermin, or inherent vice.

2. Loss caused by war (declared or undeclared), civil insurrection, rebellion, or revolution.

3. Nuclear Hazard, meaning nuclear reaction, radiation, radioactive contamination, or any consequence of any of these. Loss caused by nuclear action is not considered loss by perils of Fire, Explosion, or Smoke. Sudden, accidental, and direct loss by fire resulting from nuclear action is covered.

4. As to Fine Art(s):
   a. Damage caused by any repairing, restoration, or retouching process. Breakage of art glass windows, statuary, marble, glassware, bric-a-brac, porcelains, and similar fragile articles unless caused by fire, lightning, aircraft, theft or attempted theft, cyclone, tornado, wind-
storm, earthquake, flood, explosion, malicious damage, collision, derailment, or overturn of conveyance.

b. Loss to property on exhibition at fairgrounds or on the premises of any national or international exposition unless the premises are specifically described on the schedule.

5. As to Postage Stamps or Rare and Current Coin Collections:

a. Fading, creasing, denting, scratching, tearing, thinning, transfer of colors, inherent defect, dampness, extremes of temperature, gradual depreciation, damage sustained from handling, or while being actually worked upon.

b. Mysterious disappearance of individual stamps, coins, or other articles insured unless specifically scheduled with a definite amount set opposite their description, or if not specifically scheduled unless mounted in a volume and the page to which they are attached is also lost.

c. Loss of or damage to property in the custody of transportation companies or shipments by mail unless by registered mail.

d. Theft from any unattended motor vehicle except while being shipped by registered mail.

e. Loss of or damage to any property described herein which is not an actual part of a stamp, money, or numismatic collection.

6. As to lawn and garden equipment:

We provide Level 3 Protection subject to the General Exclusions – Applicable to all Levels of Protection.

SPECIAL CONDITIONS

1. Fine Art(s): If fine art(s) are covered, you agree that the fine art(s) insured will be packed and unpacked by competent packers. We will not be liable for more than the amount set opposite the respective articles covered, which amount is agreed to be the value of the article. In the event of the total loss of any article or articles which are a part of a set, we agree to pay you the full amount of the value of the set specified in the schedule, and you agree to surrender the remaining article or articles of the set to us.

2. Sporting Equipment: If golfer’s equipment is covered, we will also cover other clothing of yours while contained in any locker when you are playing golf. Golf balls are covered only against loss by fire or burglary, if there are physical marks of forcible entry into the locker, room, or structure.

3. Musical Instruments: If musical instruments are covered, you agree that loss to scheduled property while you are using that property for business purposes will not be paid.

4. Postage Stamps or Rare and Current Coin Collection—Unscheduled Property Only: If a stamp or a coin collection that is not specifically scheduled is covered, in the event of loss or damage, the amount payable will be determined as follows:

a. We will not be liable for more than the market value of the property at the time of loss, but not more than $1,000 on unscheduled numismatic property and not more than $250 for any one stamp, coin, or other individual article or any one pair, strip, block, series, sheet, cover, frame, or card.

b. We will not be liable for a greater proportion of any loss on property not specifically scheduled than the total sum insured on such
5. Settlement and Valuation: We will not pay for more than:

a. If the Information Page(s) states that this policy is an Actual Cash Value policy, then the most we will pay will be the lesser of:

(1) The difference in market value before and after the loss;
(2) The limit of liability as scheduled on the Information Page(s);
(3) The amount of the insured's insurable interest in the property;
(4) Any applicable coverage limitation on the property as set forth in this policy.

b. If the Information Page(s) states that this is a Replacement Cost policy, then, until you complete repair or replacement of the property, the most we will pay will be the lesser of:

(1) The difference in market value before and after the loss;
(2) The limit of liability which pertains to the coverage;
(3) The amount of the insured's insurable interest in the property.
(4) Any applicable coverage limitation on the property as set forth in this policy.

If you complete repair or replacement of the damaged property and make a repair or replacement cost claim within 180 days of the original loss settlement, then we will pay the lesser of:

(1) The amount spent to repair or replace the damaged or stolen property;
(2) The amount it would take to repair or replace the property, with like kind and quality but not necessarily identical or matching materials.
(3) The limit of liability.

If you have a partial loss caused by fire, then you have an option to have us repair the property, the cost not to exceed the amount written in the policy, so that the property shall be in as good a condition as before the fire.

This condition (5.) does not apply to fine art(s).

6. Loss Clause: The amount of insurance under this coverage will not be reduced except for total loss of a specifically scheduled item. Any unearned premium that applies to such item will be refunded to you or applied to the premium due on item(s) replacing those on which the claim was paid.

7. Pair or Set Clause: In case of loss of or damage to property specifically described in the schedule as a pair or set, we may repair or replace any part of the pair or set to restore it to its value before the loss, or we may pay the market value of the property before and after the loss.

This condition (7.) does not apply to fine art(s).

8. Parts: In case of loss or damage to any part of property covered, consisting of several parts when complete, we will pay only for the value of the part lost or damaged.

9. Territorial Limits: We cover the described property wherever it may be located. But we cover described fine art(s) only while within the United States and Canada.
OPTION T – FARM CARGO OPTION

This option covers your legal liability as a common or contract carrier under tariff documents, bills of lading, or shipping receipts issued by you for sudden, accidental, and direct loss to farm products in transit, while loaded for shipment in or on any motor vehicle(s) owned by you and operated by you or your farm employee(s) anywhere within the continental United States (except Alaska) and Canada. Losses occurring elsewhere will not be covered under this Option.

LIMITS OF LIABILITY

Our liability for covered loss to shipments while loaded in or on any one motor vehicle will not exceed the amount shown on the Information Page(s) for each motor vehicle.

Our aggregate limit of liability for all covered losses resulting from any one occurrence will not exceed the amount shown on the Information Page(s) for each occurrence.

EXCLUSIONS

This policy does not cover:

1. Loss or damage to any shipment in or on any motor vehicle under your control after such motor vehicle has remained at any dock, depot, station, or terminal for more than seventy-two (72) hours after arrival of the motor vehicle at such location.

2. Loss caused by your neglect to use all reasonable means to save and preserve the property at and after any covered loss.

3. Loss caused by or resulting from strikes, lockouts, labor disturbances, riots, civil commotion, or the acts of any person or persons taking part in any such occurrence or disorder.

4. Loss due to inherent vice, or delay, loss of profit, loss of use, or loss of market.

5. Loss of or injury to livestock, except against accident causing death or rendering death necessary.

6. Freight charges, except such charges that were earned prior to the acceptance of the shipments insured under this Option and for which you are legally liable.

7. Loss caused by shifting of load, poor packing or rough handling, for loss caused by breakage or by contact with oil or grease or any other commodity, marring or scratching, wetness or dampness, leakage of liquids, or as the result of being spotted, discolored, molded, rusted, frosted or frozen, rotted, soured, steamed or heated, or changed in flavor.

8. Breakage of eggs.

9. Collision caused:
   a. By coming in contact with any portion of the roadbed.
   b. By striking the rails or ties of street, steam, or electric railroad.
   c. By coming in contact with any stationary object in backing for loading or unloading purposes.
   d. By the coming together of truck and trailer during coupling or uncoupling.
   e. By collision of the covered property with another object while in the ordinary course of transportation.

10. All claims for loss, damage, or expense by wear and tear from ordinary handling due to the mode of transportation.
The following conditions are added to your policy.

1. **SUBSTITUTION CLAUSE**

   If any *motor vehicle* owned by *you* is withdrawn from normal use because of sale, breakdown, repair, loss, or destruction, the limit of liability applying to such *motor vehicle* under this Option will apply to any other *motor vehicle* operated by *you* or your *farm employee*(s) and substituted for such *motor vehicle*, provided the substitution is reported to *us* as soon as practicable (but in any event, within thirty [30] days from the date of substitution) and additional premium is paid thereon as required by *us*.

2. **REIMBURSEMENT**

   Should *we* pay a loss or losses in compliance with any special provision required by law or legal regulations or by the Interstate Commerce Commission or by any Public Service Commission, Public Utilities Commission, Corporation Commission, or Railroad Commission for which *we* were not liable under the terms of the policy, *you* agree to reimburse *us* to the full extent of such payments, plus any additional expense incurred.

3. **STATUTORY ENDORSEMENTS**

   This Option is issued in contemplation of the possible addition of provisions to effect compliance by *you* with statutes regulating your *business*. No such provision will be valid for any purpose unless required for mandatory or permissive compliance with terms of the statute actually applicable to *you* at the time of loss.

4. **INSPECTION OF RECORDS**

   *We* have the right to inspect and copy *your* books, accounts, and records with reference to any claims for loss to which this Option may apply, including those required to be kept by *you* under any statute, or under any rule or regulation of any state, federal authority, or agency will be open to inspection at reasonable times by any of *our* authorized representatives.

**OPTION U – CUSTOM FARMERS EQUIPMENT OPTION**

Option E-2 Machinery Collision is added for the specifically identified *machinery* shown on the Information Page(s) under Option U – Custom Farmers Equipment.

The provisions under Coverage E – Farm Personal Property – Property Not Covered 2.a. is modified as follows:

**PROPERTY NOT COVERED**

2. **Machinery:**
   - a. Does not apply to the specifically identified *machinery* listed on the Information Page(s) under Option U – Custom Farmers Equipment while used in *custom farming*.

**EXCLUSIONS – SECTION II**

23. **Bodily injury** and **property damage** arising out of *custom farming*; however, if the Information Page(s) shows Option L – Farm Liability Coverage, *custom farming* conducted in a 250-mile radius from the insured premises is covered.
OPTION V – SPECIAL LOSS SETTLEMENT

This Option applies only to dwelling(s) or other structures shown on the Information Page(s) listing Option V. In the event of a partial loss, except fire loss, to a covered dwelling or other structure, we will pay the percentage shown on the Information Page(s) opposite the covered property of the actual loss minus the deductible shown on the Information Page(s). In no event will the amount paid exceed the total amount of insurance shown on the Information Page(s) for the dwelling or other structure.

OPTION W – REBUILDING CLAUSE

This Option applies only to dwelling(s) or other structures shown on the Information Page(s) listing Option W. In the event of a loss, except fire to a covered dwelling or other structure, at our option, we will pay to you the actual cost of repairs, not to exceed 60% of the actual loss or 60% of the amount of insurance shown on the Information Page(s) for that dwelling or other structure, whichever is less. If the structure is repaired or replaced for the same use and occupancy within twelve (12) months of the date of loss, at or within 500 feet of the original site prior to the loss, we will pay 100% of the actual loss, not to exceed the amount of insurance shown on the Information Page(s) for that dwelling or other structure.

OPTION X – ADDITIONAL INSURED – PREMISES ONLY

The definition of Insured within this policy is broadened to include the person(s) shown under “Additional Insured – Premises Only” on the Information Page(s), their spouse, and family members residing in the same household. This extension of Section I coverage applies only with respect to property that is jointly owned by you and the additional insured. This extension of Section II coverage applies only with respect to the ownership, maintenance, or use of the insured premises or operations necessary to the insured premises.

OPTION Y – ADDITIONAL INSURED – GENERAL COVERAGE

The definition of Insured within this policy is broadened to include the person(s) shown under “Additional Insured – General Coverage” on the Information Page(s), their spouse, and family members residing in the same household.

OPTION Z – WEIGHT OF ICE, SNOW, OR SLEET

We cover sudden, accidental, and direct loss caused by weight of ice, snow, or sleet to other structure(s) listed on the Information Page(s); or property contained in the other structure(s), if the policy provides coverage for Coverage C – Personal Property.

There is no coverage for a loss which occurs or is in progress within the first three (3) days of the original effective date of this Option.

OPTION AA – WATER BED LIABILITY

Under Coverage F – Personal Liability Coverage, Exclusion #4 is waived in regard to damage to property of others caused by a waterbed owned by you.
OPTION AB – EQUINE BUSINESS LIABILITY COVERAGE

COVERAGE FOR THE BOARDING OF HORSES OR HORSES IN THE CARE, CUSTODY, AND CONTROL OF AN INSURED

When Option AB is shown on the Information Page(s), the following definitions are added:

Equine—means horses, donkeys, and mules.

Racing—means the sport of engaging in contests of speed with equine.

Riding—means to sit or travel on the back of equine while controlling or attempting to control the equine’s motions. Riding is not allowed by anyone without the consent or permission of the insured.

Training—means the act or process of exercising, disciplining, or educating equine to ride or to cart.

For purposes of this endorsement the term “business” does not mean” in the Defined Words section has been expanded to include:

3. Riding by others of boarded equine,

4. Boarding or breeding of non-owned equine,

5. Care, custody, and control of boarded equine,

6. Judging or officiating equine-related competitions or events,

7. Training equine.

INSURING AGREEMENT

We agree that coverage is provided for death, injury, and theft of equine in the care, custody, and control of an insured. Coverage is also extended to provide bodily injury and property damage for liability arising out of the use and occupancy of the described premises to board, breed, or train equine.

This coverage is subject to the Annual Aggregate Limit and the Per Equine Limit shown in this endorsement. Also, this coverage is subject to all the exclusions and conditions otherwise applicable to Section II – Farm and Personal Liability unless amended by the terms of this endorsement.

This coverage for the boarding of equine in the care, custody, and control of an insured applies only:

1. To death, injury, or theft of equine you do not own in your care, custody, and control for which you are legally liable; and

2. While the equine are at an insured premises or are temporarily in transit to or from an insured premises for purposes of breeding, training, showing, or boarding arising from the negligence of the insured.

It is further agreed this insurance does not apply to:

1. Mysterious disappearance of equine;

2. Death, injury, or theft of equine caused by criminal, fraudulent, dishonest, or illegal acts, alone or in collusion with another, by:

   a. An insured;

   b. Others who have an interest in the equine;

   c. Others to whom you entrust the equine;

   d. Partners, officers, directors, trustees, or joint venturers, or your members or managers if you are a limited liability company; or

   e. The farm employee of (a), (b), (c), or (d) above, whether or not they are at work. This exclusion does not apply to acts that result in the
death or injury of equine by such farm employee(s) of (a), (b), (c), or (d) above, but we do not cover theft by such farm employee.

3. Death, injury, or theft of equine used for any purpose not intended by the owner;
4. Death, injury, or theft of equine due to seizure or destruction under quarantine, customs regulations, confiscation of contraband, or illegal transportation or trade;
5. Death or injury of equine arising out of professional care or treatment by veterinarians, veterinary assistants, farriers, or any person providing veterinary care or medication;
6. Liability assumed by an insured under a contract or agreement;
7. Death, injury, or theft of equine that occurs in the course of transportation by air or water;
8. Theft of equine due to unauthorized instructions to transfer equine to any person or to any place;
9. Theft of equine due to voluntary parting with possession of equine if you or any other insured is induced to do so by trick, scheme, or device or through fraud or false pretense.
   This includes the acceptance of:
   a. Counterfeit money or fraudulent post office or express money orders;
   b. Checks or promissory notes that are not paid upon presentation;
   or
   c. Credit cards that are illegally obtained and/or used; or
10. Loss of earnings or projected future income.

EXCLUSIONS

The following Section II exclusions are added to your policy:

25. Bodily injury to any employee injured arising out of and in the course of employment for the equine activities.
26. Bodily injury or property damage arising from any stated or implied warranty associated with the products or services provided by the equine operations.
27. Property damage to products sold by the equine operations.
28. Bodily injury or property damage due to equine being ridden in any prearranged race or competitive speed contest, or preparation for a race or speed contest whether the race or speed test has ended before the bodily injury or property damage occurs.
29. Bodily injury or property damage arising out of hauling equine for hire; however, transportation incidental to boarding or breeding these boarded equine is covered.
30. Bodily injury or property damage for which the insured is obligated to pay as a result of giving riding lessons.
31. Bodily injury to any person who receives remuneration from the insured while practicing for or participating in any club meets, races, or other contests.
32. Bodily injury or property damage arising out of the use and occupancy of the described premises for riding instruction, rental equine, or rodeos;
33. Bodily injury or property damage arising out of the use and occupancy of the described premises for equine sales or auctions, veterinary stables, dude ranches, and racing stables;
34. Bodily injury or property damage due to equine being ridden without the express permission of the named insured.
Exclusion #16 under Coverage F – Personal Liability and Coverage G – Medical Payments to Others or Option L – Farm Liability does not apply to coverage provided under Option AB – Equine Business Liability Coverage only.

### AGGREGATE PER EQUINE LIMIT

An Annual Aggregate of $25,000 is the most we will pay for death, injury, or theft of all equine for each consecutive 12-month period beginning with the inception date of this endorsement.

The Annual Aggregate Limit also applies separately to any remaining policy period of less than 12 months.

A Per Equine Limit of $5,000, subject to the Annual Aggregate Limit, is the most we will pay for the death, injury, or theft of a single equine.

Any insurance we provide under this coverage, shall be excess over any other similar collectible insurance, whether primary, excess, or contingent for nonowned equine under the care, custody, and control of the insured.

### CONDITIONS - SECTION II

With respect to the coverage provided by this option, the following additional conditions are added:

6. NORMAL HEALTH

You agree that equine in your care, custody, and control are in normal health and are not receiving veterinary care for any:

a. Illness;

b. Disease;

c. Lameness;

d. Injury; or

e. Physical disability.

7. VETERINARY TREATMENT

If equine in your care, custody, and control are injured, you agree to immediately:

a. Secure the services of a licensed veterinarian to treat the injury;

b. To give the proper care to the equine; and

c. To use every possible means to save the equine.

Any expenses incurred in securing veterinary treatment and in giving proper care to the equine are solely your responsibility.

8. DEATH OF EQUINE

You agree to have two postmortem exams conducted by qualified veterinary surgeons immediately upon the event of death of equine in your care, custody, and control. Any postmortem or related expenses incurred are solely your responsibility.

### OPTION AC – ACTUAL CASH VALUE ROOF DAMAGE SETTLEMENT

When Option AC – Actual Cash Value Roof Damage Settlement is shown on the Information Page(s), any covered loss to the roof of the dwelling or other structure listed on the Information Page(s) will be on an Actual Cash Value (ACV) basis as stated in Conditions, Section I, paragraph 2.a.
DEFINITIONS

With respect to the Provisions of this endorsement only, the following definitions are added:

**Identity Theft** – 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 another to commit, any unlawful activity that constitutes a violation of federal law or a felony under any applicable state or local law.

**Advocate** – means a third party expert retained by **us** to help an **insured** to resolve the fraudulent use of their personal information and to restore it to pre-incident status. This help may include contacting credit reporting agencies, credit grantors, collection agencies, and governmental agencies. Such contacts will take place with the permission and cooperation of the **insured**.

**Advocacy Service** – As an added value, Farm Bureau will provide access to identity theft resolution services by an **advocate** at no additional premium or cost to the **policyholder**. This service is not an insurance product and does not reimburse expenses or losses to the policyholder. This service will help victims to notify the appropriate authorities, track and monitor their credit files, and work with grantors of credit until the problem is resolved. Farm Bureau reserves the right to change the providers of these services at its sole discretion.

**Account Takeover** – is defined as the use of another person’s accounts by an unauthorized third party.

**Proactive Inquiry** – is defined as the **insured** experiencing an event which places him or her at greater risk of identity theft including but not limited to lost or stolen wallet, stolen financial records, or receipt of a third party notice of security breach or database compromise.

**Expenses** – mean:

1. Costs for notarizing affidavits or similar documents attesting to identity theft required by financial institutions or similar credit grantors or credit agencies.
2. Costs for certified mail to law enforcement agencies, credit agencies, financial institutions, or similar credit grantors related to identity theft.
3. Lost income resulting from time taken off work to complete identity theft affidavits, meet with or talk to law enforcement agencies, credit agencies, and/or legal counsel related to same, up to a maximum payment of $200 per day.
   - Total payment for all lost income under this coverage is not to exceed $5,000.
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 due to identity theft.
5. Reasonable attorney fees incurred as a result of identity theft to:
   a. Defend lawsuits brought against an **insured** by merchants, financial institutions, or their collection agencies;
   b. Remove any criminal or civil judgments wrongly entered against an **insured**; and
   c. Challenge 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 theft.
IDENTITY THEFT EXPENSE COVERAGE AND RESOLUTION SERVICE

We will provide advocacy service and identity theft expense reimbursement coverage provided:

1. The insured has experienced an identity theft; and
2. Such identity theft is first discovered by the insured during the policy period for which the Identity Theft Expense Coverage and Resolution Service applies; and
3. Such identity theft is reported to us within 60 days after it is first discovered by you. Failure of the insured to report identity theft and to provide the information requested concerning such identity theft within 60 days of our request may result in the denial of any insurance coverage otherwise available if we can establish that our rights have been prejudiced by the lack of such notice.

We do not warrant that our services or coverage will end, resolve, or solve all problems associated with an identity theft. We do not warrant that our services or coverage will prevent future identity theft.

LIMITS OF LIABILITY

Identity Theft Expense Reimbursement Coverage

We will pay up to $25,000 for necessary and reasonable expenses incurred by an insured as the direct result of any one identity theft just discovered or learned of during the policy period provided the insured utilizes the advocacy-guided resolution services part of this coverage.

Any acts or series of acts committed by one or more persons, or in which such person or persons are aiding or abetting others against an insured, is considered to be one identity theft, even if a series of acts continues into a subsequent policy period.

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

Advocacy Service

This service is available as needed for any one identity theft for up to 12 consecutive months from the inception of service. Expenses we incur to provide advocacy service do not reduce the limit of liability available for Identity Theft Expense Reimbursement Coverage.

No deductible applies to this service. This service is available for account takeover, identity theft, and/or proactive inquiry.

EXCLUSIONS

The following additional exclusions apply to this coverage:

We do not cover:

1. Identity theft loss arising out of or in connection with a business.
2. Identity theft loss of a professional or business identity.
3. Expenses incurred due to any fraudulent, dishonest, or criminal act by an insured, or any person aiding or abetting an insured, or by any authorized representative of an insured, whether acting alone or in collusion with others.
4. Loss other than expenses.
5. An identity theft by or with the knowledge of any relative or former relative of the insured unless the insured is willing to file a police report and an FTC Affidavit and will cooperate with prosecutorial action against the perpetrator.

6. An identity theft first discovered by the insured prior to or after the period for which this coverage applies.

7. An identity theft that is not reported to the police.

8. Identity theft loss presented by a farm employee.

9. Identity theft loss to individuals and entities shown as additional insureds.

COVERAGE UNDER TWO OR MORE PARTS

If we provide an insured with advocacy service, we reserve the right to review, limit, reduce and/or possibly deny a claim for Identity Theft Expense reimbursement coverage arising from the same event.

COMPUTER SECURITY

Each insured has the responsibility to use and maintain security for his/her computer system. This includes the use of personal firewalls and anti-virus software. This includes the proper disposal of used diskettes, CDs, hard drives, and other media used for storage of data and records.

CONDITIONS

The following condition is added with respect to coverage provided by this option:

1. What you shall do in case of loss

   The following is added:

   Send to us, within 60 days after our request, receipts, bills, or other records that support your claim for expenses under identity theft coverage.

All definitions, duties, general provisions, and conditions apply unless specifically modified by this or other specific Option.

OPTION AE – REDUCING PROPERTY DEDUCTIBLE

You have this coverage if Option AE – Reducing Property Deductible is shown on the Information Page(s) and the appropriate premium is paid. All definitions, duties, general agreements, conditions, and provisions in the policy apply unless specifically modified by the language in this endorsement.

The deductible per occurrence amounts shown on the Information Page(s) for Coverage A – Dwelling, Coverage B – Other Structures, Coverage C – Personal Property and Coverage E – Farm Personal Property will be reduced by $100 after the policy has been continuously in effect for twelve (12) months provided that no loss payment of any kind has been made by us during this twelve (12) month period. A further reduction of $100 of the deductible amount will be given for each consecutive twelve (12) month policy period where no loss payment is made, effective beginning at 12:01 a.m. on the next anniversary date following such period. In no event will the deductible be less than zero for any coverage part.

In the event of any loss payment by us, the deductible originally shown on the Information Page(s) will be reinstated with respect to any subsequent loss(es) at the next renewal date.
If two or more of the following coverages are involved in any one loss, only the largest applicable deductible will be applied: Coverage A – Dwelling, Coverage B – Other Structures, Coverage C – Personal Property, or Coverage E – Farm Personal Property.

**OPTION AF – ELITE COVERAGE**

Nothing contained within any of the following will vary, alter, or extend any of the provisions of your policy. All definitions, duties, general provisions, and conditions apply unless specifically modified by the language below or the specific Option.

Option AE – Reducing Property Deductible and Option AD – Identity Fraud Expense Coverage and Resolution Service are hereby added and included as part of the Option AF – Elite Coverage.

The following Limitations on Personal Property Coverage, Section I, are increased and amended to read:

3. $2,500 on securities, stamps, tickets, accounts, deeds, evidence of debt, passports, manuscripts, unpublished works, and other valuable papers, drafts, cashiers’ checks, travelers’ checks, certified checks, official checks, checks, certificates of deposit, and notes other than bank notes including negotiable orders of withdrawals.

4. $1,500 per item, maximum of $5,000 per occurrence on jewelry, watches, precious and semi-precious stones, gems, and furs.

10. $5,000 due to theft of credit card or fund transfer card or loss due to check forgery.

15. $1,000 on collector cards.

16. $1,000 on comic books.

These limitations do not increase the amount of insurance for Coverage C – Personal Property shown on the Information Page(s). Each limit is the total limit per occurrence for all property in that category.

The Supplemental Coverages – Section I are increased and amended as follows:

4. Trees, Plants, Shrubs, Fences, and Lawn: The limit for any one tree, shrub, or plant is increased from $500 to $1,000.

7. Outdoor Antennas: The per occurrence limit for loss is increased from $500 to $1,000.

The following Supplemental Coverage is hereby added.

12. Lock Replacement Coverage

We will pay up to $1,000 for the actual cost incurred to replace or re-key exterior dwelling door locks when the exterior door keys or automatic garage door controller(s) are stolen in a covered theft. No deductible applies to Lock Replacement Coverage.

These Supplementary Coverages do not increase any amount of insurance stated in this policy or shown on the Information Page(s). Each coverage is subject to this policy’s deductible except where otherwise stated.

The Additional Coverage section of Liability Coverages – Section II is amended as follows:
1. Damage to Property of Others
   The per occurrence limit for property damage to property owned by others
   is increased from $1,000 to $2,000.

OPTION AG – INCREASED RENTERS BUILDING ADDITIONS AND ALTERATIONS

The amount of insurance for Renters Building Additions and Alterations is increased to
the amount shown on the Information Page(s) for Option AG.

OPTION AH – CONDOMINIUM OWNERS ADDITIONS AND ALTERATIONS

The amount of insurance for Condominium Owners Additions and Alterations is
increased to the amount shown on the Information Page(s) for Option AH.

Farm Bureau Town & Country Insurance Company of Missouri
MISSOURI PROPERTY AND CASUALTY INSURANCE
GUARANTY ASSOCIATION COVERAGE LIMITATION ENDORSEMENT

1. Subject to the provisions of the Missouri Property and Casualty Insurance
   Guaranty Association Act (to be referred to as the Act), if we are a member
   of the Missouri Property and Casualty Insurance Guaranty Association (to be
   referred to as the Association), the Association will pay claims covered under
   the Act if we become insolvent.

2. LIMITATIONS OF COVERAGE
   The Act contains various exclusions, conditions, and limitations that govern
   a claimant’s eligibility to collect payment from the Association and affect the
   amount of any payment. The following limitations apply subject to all other
   provisions of this Act:
   a. Claims covered by the Association do not include a claim by or against
      an “insured” of an insolvent insurer, if that “insured” has a net worth
      of more than $25 million on the later of the end of the insurer’s most
      recent fiscal year or the December thirty-first of the year next preceding
      the date the insurer becomes an insolvent insurer.
   b. Payments made by the Association for covered claims will include only
      that amount of each claim which is less than $300,000.
      However, the Association will not:
      (1) Pay an amount in excess of the applicable limit of liability of the
      policy from which a claim arises, or
      (2) Return any unearned premium to an “insured” in excess of
      $25,000.
   These limitations have no effect on the coverage we will provide under this
   policy.
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