



FARMOWNERS' EXTRA COVERAGE

WHAT WE COVER

In addition to any coverage shown on:

1. the Declarations page,
2. the Supplemental Declarations page,
3. the General Policy Provisions, or
4. any other coverage attached to *your* policy,

for an additional premium *we* provide the following coverages or extensions of coverage subject to the *terms* contained in the policy.

COVERAGE C-PERSONAL PROPERTY

Limitations on Certain Property is deleted and replaced by the following:

5. **Limitations on Certain Property**-These special limits do not increase the Coverage C limit of liability. The special limit for each category below is the total limit per *occurrence* for all property in that category:
 - a) \$200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins, medals and numismatic property;
 - b) \$1,000 on securities, commercial paper, stamps, philatelic property, tickets, accounts, deeds, evidence of debt, passports, manuscripts, unpublished works and other valuable papers; (Commercial paper means drafts, checks, certificates of deposit and notes other than bank notes, including negotiable orders of withdrawal).
 - c) \$1,000 for loss by theft of jewelry, watches, precious and semi-precious stones, gems and furs, **BUT** not exceeding \$500 for any one article;
 - d) \$2,000 for loss by theft of guns and gun accessories;
 - e) \$1,000 on watercraft including their trailers, equipment, accessories and outboard motors;
 - f) \$2,500 for loss by theft of silverware, goldware, pewterware and items plated with gold or silver. *We* pay no more than \$500 on any one item;
 - g) \$5,000 on *motorized vehicles* used exclusively to service the *insured premises* and not designed or licensed for use on public roads;
 - h) \$1,000 on grave markers;
The following property is covered only while on the *insured premises* and is limited to the amounts stated:
 - i) \$500 on *business* property of any *insured*; or
 - j) \$1,000 on dismantled camper bodies and trailers not used with watercraft.

REFRIGERATED FOOD PRODUCTS

We cover loss to contents of a freezer or refrigerator unit located in the *residence* covered under Coverage A/Coverage B as described on the Declarations page. *We* pay no more than \$500. The covered contents must be owned by *you*. The loss must be caused by change in temperature resulting from:

1. interruption of electrical service to refrigeration equipment. The interruption must be caused by damage to the generating or transmission equipment; or
2. mechanical or electrical breakdown of the refrigeration system.

You must maintain the refrigeration equipment in proper working condition.

No deductible applies to refrigerated food products.

COVERAGE L-PERSONAL LIABILITY

HOW MUCH WE PAY FOR LOSS OR CLAIM

The Limit of Liability shown for *Coverage L-Personal Liability* is increased by \$100,000.

COVERAGE M-MEDICAL PAYMENTS TO OTHERS

HOW MUCH WE PAY FOR LOSS OR CLAIM

The Limit of Liability shown for *Coverage M-Medical Payments to Others* is increased by \$1,000.

INCIDENTAL LIABILITY AND MEDICAL PAYMENTS COVERAGES

HOW MUCH WE PAY FOR LOSS OR CLAIM

The Limit of Liability shown for *Damage to Property of Others* is increased by \$500.

PERSONAL INJURY ENDORSEMENT

Coverage L-Personal Liability is extended to INCLUDE coverage for *personal injury*.

Personal injury means damages for which an *insured* is legally liable caused by false arrest, false imprisonment, wrongful eviction, wrongful entry, wrongful detention, malicious prosecution, false representation, humiliation, libel, slander, defamation of character or invasion of privacy.

EXCLUSIONS

Coverage L-Personal Liability DOES NOT APPLY to *personal injury*:

1. resulting from liability assumed by an *insured* under any contract or agreement;
2. resulting from the willful violation of a law or ordinance by, at the direction of, or with the consent of an *insured*;
3. to a person resulting from an offense directly or indirectly related to the person's employment by an *insured*;
4. caused by a publication, statement, or act by, at the direction of, or with the consent of an *insured* before the effective date of this insurance;
5. caused by a publication or statement made by, at the direction of, or with the consent of an *insured*, if the *insured* knew or had reason to believe that the publication or statement was false; or
6. resulting from *business* activities of an *insured*. (This exclusion DOES NOT APPLY to activities in conjunction with *business* pursuits which are ordinarily considered *nonbusiness* in nature).