Oklahoma Farm Bureau Mutual Insurance Company

PREFERRED MOBILE HOMEOWNERS COVERAGE POLICY
**Preferred Mobile Homeowners Policy**

Oklahoma Farm Bureau Mutual Insurance Company

2501 N. Stiles Oklahoma City, OK 73105

OFB 8398 02-01-06

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General Section- Preferred Mobile Homeowners

Okahoma Farm Bureau Mutual Insurance Company

This policy contains all of the coverages you selected in one package. It is tailored to meet your needs as they were represented to us on your application. The Mutual Conditions are applicable only to the Oklahoma Farm Bureau Mutual Insurance Company. The Acceptance of Policy provision applies to the Company as shown on the Declarations Page.

This Section includes: Insuring Agreement, Organization of your Policy, Policy Sections, Declarations, Endorsements, Definitions, When a Loss Occurs, your Responsibilities, and Conditions.

Insuring Agreement

We agree with you, in return for your prepaid premium payment, to provide insurance subject to all the terms of this policy. The coverages provided, the limits of our liability and the premiums are shown on the Declarations page of this policy.

Organization of your Policy

This policy is organized into sections for each part of the policy you chose. The Declarations page tells you what coverage you have at any particular time.

Policy Sections

General Section

This section contains general information about your policy. It includes provisions which apply to the entire policy, including any endorsements. Provisions in the General Section apply to all the sections and parts included in this policy. Additional provisions that are specific to only certain coverages are located in the sections and coverage parts to which they apply.

Property Section - I

This section contains the provisions when insure your dwelling and/or personal property.

Coverage Part

The Coverage Part you selected includes the provisions which describe the property coverage you chose, as shown on the Declarations Page.

Personal Liability Section - II

This section contains the liability and medical coverage part to protect you from the potential liability exposures created by the occupancy or use of your insured property and your personal activities.

Declarations

The Declarations page at the beginning of your policy is part of your insurance contract. It lists or declares the property and liability exposures we agreed to insure. The Declarations page provides specific information about each coverage including deductibles, covered perils, and the amounts of coverage provided for each exposure.

Endorsements

The Declarations page may also list one or more endorsements or amendments which expand or reduce your coverage. The endorsements allow us to tailor your policy more closely to your specific needs.

Deductible

We will pay for loss to covered property minus the deductible, shown on the Declarations page.

Definitions Used Throughout This Policy

The terms defined below appear in bold type throughout this policy:

1. “You” and “your” mean the Policyholder named on the Declarations page, and spouse, if living in the same household.
2. “We,” “us” and “our” mean the Company as named on the Declarations page.
3. “Bodily injury” means bodily injury, sickness or disease, and includes care, loss of services and resulting death.
4. “Business” means:
   a. any full or part-time trade, profession or occupation, and
   b. the rental or holding for rental of any premises by an insured person.

But “Business” does not mean:
   a. occasional rental or holding for rental of the residence premises for use as a dwelling,
   b. rental or holding for rental of part of the residence premises for use as a dwelling, unless the rental is to three or more roomers or boarders, and
   c. rental or holding for rental of part of the residence premises as a private garage, office, school or studio.
5. “Fungus” means any type or form of fungus, including mold, mildew or bacteria, and any mycotoxins, spores, scents or by-products produced or released by fungus.
6. “Insured person” means:
   a. you,
   b. your relatives residing in your household, and
   c. any other person under the age of 21 residing in your household, who is in your care or the care of a resident relative.

“Insured Premises” means:
   a. the residence premises,
   b. any other premises acquired by you during the term of this policy which you intend to use as a residence premises,
   c. the part of any other premises where you reside which is shown on the Declarations page,
   d. any part of a premises not occupied by an insured person where the insured person may be temporarily residing which an insured person or occasionally rent for non-business purposes,
   e. vacant land, other than farmland, owned by or rented to an insured person,
   f. cemetery plots or burial vaults owned by an insured person,
   g. land on which a single or two family residence is being built for an insured person, if the land is owned by or rented to the insured person, and
   h. structures or grounds used by you in connection with your residence premises.
8. “Occurrence” means an accident, including continuous or repeated exposure to conditions, which results in bodily injury or property damage. All bodily injury and property damage resulting from a common cause shall be considered the result of one occurrence.

9. “Property damage” means physical injury to or destruction of tangible property, including loss of its use.
10. “Residence Employee” means an employee of an insured person whose duties are in connection with the maintenance or use of the residence premises, or who performs similar duties elsewhere not in connection with an insured person’s business.
11. “Residence premises” means the one or two family dwelling where you reside, including the building, the grounds and other structures on the grounds and which is described on the Declarations page.

When a Loss Occurs

1. Notification

If a covered loss occurs, the insured person must give us immediate written notice, including:
   a. your name and policy number;
   b. the time, place and circumstances of the accident, occurrence or loss; and
   c. the names and addresses of injured persons and witnesses.

In case of theft, also notify the police. In case of loss under Credit Card, Charge Plate, Fund Transfer Card and Check Forgery Coverages, also notify the issuer of card or plate or the bank.

2. Our Duty After Loss

Within 45 days after receipt of a proof of loss, we will submit to you a written offer of settlement or a rejection of your claim.

3. How Losses Are Settled

Loss settlement is determined by the particular covered peril you chose, which are included in the Coverage Part attached to this policy.

4. Our Payment of Loss

We will adjust any loss with you, and pay you unless another payee is named on the Declarations page. We will pay within 60 days after we receive your proof of loss and the amount of loss is finally determined by agreement between you and us, a court judgment or an appraisal award.

5. Other Insurance

If both this and other insurance apply to a loss, we will pay our share. Our share will be the proportionate amount that this insurance bears to the total amount of all applicable insurance.

Your Responsibilities

1. After a Loss Occurs

   a. protect the property from further damage, making necessary and reasonable repairs to protect the property, and keeping records of the cost of repairs;
   b. make a list of all damaged or destroyed property, showing in detail, quantities, costs, actual cash value and amount of loss claimed;
   c. send to us, within 60 days after loss, the above list and a proof of loss signed and sworn to by the insured person, including:
      (1) the information reported in When a Loss Occurs, 1. Notification above;
      (2) the insured person and all others in the property;
      (3) (all encumbrances on the property;
      (4) other policies covering the loss;
      (5) changes in title, use, occupancy or possession of the property; and
      (6) if required, any plans and specifications of the damaged buildings or fixtures;
   d. exhibit the damaged property to us and our representatives, as often as may be reasonably required;
   e. submit to statements and examinations, while not under oath, all books of account, bills, invoices, receipts and other vouchers as we may reasonably require;
   f. produce for examination, with permission to copy, all books of account, bills, invoices, receipts and other vouchers as we may reasonably require;
   g. produce receipts for any increased costs to maintain your standard of living while you reside elsewhere, and records pertaining to any loss of rental income;
   h. send us promptly any legal papers received relating to any claims or suit; and
   i. cooperate with us and assist us in any matter relating to a claim or suit.
2. Appraisal
   If you and we fail to agree on the amount of loss, either party may make written demand for an appraisal.
   Each party will select an appraiser and notify the other of the appraiser's identity within 20 days after the demand is received.
   The appraisers will select a competent and impartial umpire.
   If the appraisers are unable to agree upon an umpire within 15 days, you or we can ask a judge of a court of record in the county where the residence premises is located to select an umpire.
   The appraisers shall then appraise the loss, stating separately the loss to each item.
   If the appraisers submit a written report of an agreement to us, the amount agreed upon shall be the amount of loss.
   If they cannot agree, they will submit their differences to the umpire. A written award by two will determine the amount of loss.
   Each party will pay the appraiser it chooses, and equally pay expenses for the umpire and all other expenses of the appraisal.

3. Abandoned Property
   We are not obliged to accept abandoned property.

4. Suits Against Us
   We may not be sued unless there is full compliance with all the terms of this policy.
   Suit must be brought within one year after the loss or damage occurs.

5. Permission Granted To You
   a. any surviving member of the deceased's family; or
   b. the legal representative of the deceased person
   c. the legal representative of the deceased while acting within that capacity;
   d. any person having proper custody of insured property, who is appointed

Conditions
   1. Assignment
      Interest in this policy may not be transferred without our written consent. But, if the Policyholder named on the Declarations page or the spouse of the Policyholder residing in the same household, the policy will cover:
      a. any surviving member of the deceased's household who was covered under this policy at the time of death, but only while a resident of the insured premises;
      b. the legal representative of the deceased person while acting within that capacity;
      c. any person having proper custody of insured property, until a legal representative is appointed.

2. Cancellation
   a. You may cancel this policy at any time by returning it to us or by notifying us in writing of the date cancellation takes effect.
   b. We may cancel this policy only for the reasons stated in this Condition by notifying you in writing of the date cancellation takes effect.

   This cancellation notice may be delivered to you or mailed to you at your mailing address shown on the Declarations page.
   Proof of mailing shall be sufficient proof of notice.
   (1) When you have not paid the premium, whether payable to us by cash or under any finance or credit plan, we may cancel at any time by notifying you at least 10 days before the date cancellation takes effect.
   (2) When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by notifying you at least 10 days before the date cancellation takes effect.
   (3) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel if there

5. Permission Granted To You
   b. the legal representative of the deceased person
   c. the legal representative of the deceased while acting within that capacity;
   d. any person having proper custody of insured property, until a legal representative is appointed.

6. Our Right To Recover Payment
   After making payment under this policy, we will have the right to recover to the extent of our payment from anyone held responsible.
   This right will not apply under the Property Section if you have waived it in writing prior to loss. The insured person will do whatever is required to transfer this right to us.

   This condition does not apply under the Personal Liability Section to Coverage F - Medical Payments to Others or Additional Coverages - Personal Liability Damage To Property of Others.

7. Policy Period
   This policy applies to losses, bodily injury or property damage which occur during the policy period.
   It may be renewed for successive policy periods if the required premium is paid and accepted by us and the period or expiration of the current policy period.
   The premium will be computed at our then current rate for coverage then offered.

8. Conformity With Statute
   Should any terms of this policy be in conflict with the statutes of Oklahoma, the terms are amended to conform with such statutes.

9. Insurable Interest
   We will not pay more than the insurable interest an insured person has in the covered property at the time of loss.

10. 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.

Property Section - I
   This Section, combined with the General Section and the Coverage Part, provides the property coverage you selected, as identified on the Declarations page.
   This Section includes:

   Dwelling - Coverage A
   We cover:
   a. your dwelling, including structures attached to it, at the residence premises.
   b. construction material at the residence premises for use in connection with your dwelling.

   Other Structures - Coverage B
   We cover:
   a. other structures at the residence premises.
   b. connected to the dwelling by only a utility line, fence or similar connection;
   c. construction material at the residence premises for use in connection with the other structures.

   We do not cover loss to structures used to any extent for business purposes.

Personal Property - Coverage C
   We cover personal property owned or used by an insured person anywhere in the world.
   Any personal property, which is usually at a residence other than the residence premises, is covered for up to 10% of the Personal Property - Coverage C limit, but not less than $1,000.
   This limitation does not apply to personal property in a newly acquired principal residence for the first 30 days after you begin to move there.
   If you ask us to, we will cover personal property owned by others while it is on the part of the residence premises occupied by an insured person. Also, if you ask us, we will cover personal property of a houseguest or residence employee in any residence of an insured person.

   We do not cover:
   a. animals, birds or fish;
   b. land motorized vehicles and their parts, equipment and accessories while in or upon the vehicles.
   We do provide coverage if the land motor vehicle is not subject to motor vehicle registration and it is:
   a. used exclusively to service the residence premises - except we do not cover all-terrain vehicles (ATV's), recreational off-road vehicles, utility vehicles or vehicles with less than 4 wheels;
   b. kept in dead storage on the residence premises;
   c. aircraft and parts. But we do cover model airplanes not used or designed for transporting cargo or persons;
   d. property of roomers and boarders not related to an insured person, or property of tenants;
   e. property rented or held for rental to others by an insured person. But, we do cover that property while on the part of the residence premises used exclusively by an insured person or roomers and
boarders;
6. property in that part of the residence premises rented or held for rental to others (except roomers or boarders) by an insured person;
7. radios, tape players and other devices for the recording, reproduction, receiving or transmitting of sound or pictures which may be operated by power from the electrical system of a land motorized vehicle while in or upon that vehicle. Accessories to these devices, including antennas, tapes and records are not covered while in or upon a land motorized vehicle; or
8. property specifically described and insured by this or any other insurance.

Special Limits on Certain Property
Special limits apply to the following groups of personal property. These limits do not increase the amount of insurance under Personal Property - Coverage C. The limit of insurance for each group is the maximum we will pay for any one occurrence for all property included in the group.

<table>
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<tr>
<td>$200</td>
<td>Money, bank notes, bullion, coins and medals other numismatic property, and precious metals including platinum, gold and silver, but not goldware or silverware.</td>
</tr>
<tr>
<td>$1,000</td>
<td>Securities, accounts, deeds, evidence of debt, letters of credit, notes other than bank notes, passports, manuscripts, scripts, tickets, stamps and other philatelic property.</td>
</tr>
<tr>
<td>$1,000</td>
<td>Cemetery markers, headstones and urns.</td>
</tr>
<tr>
<td>$1,000</td>
<td>Watercraft, including their trailers, furnishings, equipment and outboard motors.</td>
</tr>
<tr>
<td>$1,000</td>
<td>Trailers not used to tow watercraft.</td>
</tr>
<tr>
<td>$1,000</td>
<td>Theft of jewelry, watches, precious and semiprecious stones and furs, including any article containing fur which represents its principal value.</td>
</tr>
<tr>
<td>$2,000</td>
<td>Theft of guns.</td>
</tr>
<tr>
<td>$2,500</td>
<td>Theft of silverware, goldware and pewterware.</td>
</tr>
<tr>
<td>$5,000</td>
<td>Electronic data processing equipment and the recording or storage media used with that equipment, whether or not it is business property, while used primarily on the residence premises.</td>
</tr>
<tr>
<td>$500</td>
<td>Property used or intended for use in a business not including electronic data processing equipment of the recording or storage media used with that equipment.</td>
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Additional Living Expense And Loss of Rents-Coverage D

If a covered loss makes your residence premises uninhabitable, we will pay, at your option, either:
1. the reasonable increase in your living expenses necessary to maintain your normal standard of living while you live elsewhere; or
2. the fair rental value of the part of the residence premises where you reside, less any charges and expenses which do not continue while the residence premises is uninhabitable.

We will pay for the shortest time needed:
1. to repair or replace the damaged property; or
2. for you to permanently relocate.

We will also pay for your loss of normal rents resulting from a covered loss while the rented part of a residence premises is uninhabitable, less charges and expenses which do not continue during that time. We will pay this loss of normal rents only for the shortest time needed to make the rented part habitable.

If damage caused by a peril we insure against occurs at a neighboring premises, we will pay reasonable additional living expenses and loss of normal rents for up to two weeks should civil authorities prohibit occupancy of the residence premises.

These periods of time will not be shortened by the expiration of this policy.

We will not pay for loss or expense due to the cancellation of a lease or agreement.

No deductible will apply to these coverages.

Additional Coverages
1. Debris Removal
   We will pay reasonable expenses you incur to remove debris of covered property following a loss from a peril we insure against.
   If the damage to that property and the cost of debris removal is more than our limit of liability for the property, we will pay up to an additional 5% of that limit for debris removal.
   We will also pay up to $500 in the aggregate for any one loss for reasonable expenses incurred by you in removing any fallen trees from the residence premises:
   a. the trees damage covered property;
   b. the felling of the trees is caused by any peril we insure against; and
   c. this coverage is not provided elsewhere in this policy.

2. Fire Department Service Charges
   We will pay up to $500 for your liability under an agreement for service charges made by a fire department when called to protect your covered property from a peril we insure against.
   We will not pay if the covered property is within the limits of the city, municipality, or protective district which provides the fire department response. Payments are in addition to the amount of insurance applying to the loss.

No deductible applies to this coverage.

3. Credit Card, Charge Plate, Fund Transfer Card, Check Forgery and Counterfeit Money Coverages
   a. Credit Card, Charge Plate and Fund Transfer Card Coverage
      If an insured person is legally required to pay for the unauthorized use of a credit card or charge plate issued to the insured person, we will cover this loss.
      We will also pay for loss which results from unauthorized use of a fund transfer card issued to an insured person. A fund transfer card is one used for deposit, withdrawal or transfer of funds.
      But we will not cover use of the credit card, charge plate or fund transfer card by a resident of your household. We also will not cover use by someone to whom an insured person has given the card or plate. We will not cover any use unless the insured person has met all the terms under which the card or plate was issued.
      b. Check Forgery Coverage
         We cover loss to an insured person caused by forgery or alteration of a check. This includes all negotiable instruments.
      c. Counterfeit Money Coverage
         We cover loss sustained by an insured person through acceptance in good faith of counterfeit United States or Canadian paper currency.
   We will not pay more than $1,000 for any one occurrence involving one or more of these coverages.
   We do not cover any loss that arises from business pursuits or dishonesty of the insured person.
   No deductible applies to these coverages.
   If a claim is made or suit is brought against the insured person for liability under the Credit Card, Charge Plate or Fund Transfer Card Coverage, we will defend the insured person. We will use our lawyers and bear the expense.

   We may at our option and at our expense, defend the insured person or that person’s bank against a suit to enforce payment under the Check Forgery Coverage.

   We may investigate any claim or settle any suit as we think appropriate. We will not defend after we have paid an amount equal to the limit of our liability.

4. Emergency Removal of Property
   We will pay for property damaged in any way being removed or while removed from a premises because of danger from a peril we insure against.
   Coverage is limited to a 30-day period from date of removal. Payments will not increase the amount of insurance applying to the covered property.

5. Necessary Repairs After Loss
   We will pay the reasonable cost of necessary repairs made solely to protect covered property from additional damage following a loss from a peril we insure against. Payments will not increase the amount of insurance applying to the covered property.

6. Trees, Shrubs, Plants and Lawns
   We will pay up to 5% of the limit of insurance under Dwelling Coverage for loss to trees, shrubs, plants and lawns at the residence premises.
   Coverage applies to loss caused by the following perils we insure against: Fire or Lightning, Explosion, Riot or Civil Commotion, Aircraft, Vehicles not owned or operated by an occupant of the residence premises, Vandalism or Malicious Mischief or Theft. Payments are in addition to the amount of insurance applying to Dwelling Coverage.
   We will not pay for:
   a. more than $500 on any one tree, shrub or plant; or
   b. trees, shrubs, plants or lawns grown for business purposes.

Deductible
We will pay for loss to covered property minus the deductible, shown in the Declarations.

Property Conditions
These Conditions are in addition to those shown in the General Section.

1. 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 loss, or we may pay the difference between the actual cash value of the property before and after the loss.

2. Mortgagee
   A loss shall be payable to any mortgagee named in the Declarations, to the extent of their interests and in the order of precedence. Mortgagee includes a trustee under a trust deed or a contract seller under a land contract.

   Our Duties
   We will:
   a. protect the mortgagee’s interests in the insured building; and
   b. give the mortgagee 10 days notice before canceling this policy.

Mortgagee’s Duties
The mortgagee will:
   a. furnish proof of loss within 60 days if the insured person fails to do so;
   b. pay upon demand any premium due if the insured person fails to do so;
   c. notify us of any change of ownership or occupancy or any increase in hazard of which the mortgagee has knowledge;

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d. 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; and

e. after a loss, permit us to satisfy the mortgagee requirement and receive full transfer of the mortgage.

3. Replacement of Dwelling
If you replace your dwelling, we will provide coverage on the replacement. This condition applies only if:

a. you acquire the dwelling during the policy period,

b. you ask us to insure it within 30 days after delivery to your residence premises, and

c. you pay any additional premium by the date due.

Mobile Home Coverage Part

This Coverage part, combined with the General Section and the Property Section, provides the property coverages you selected, as identified on the Declarations page.

This Coverage part includes:
Perils we insure against, Exclusions, and How Losses Are Settled.

Perils We Insure Against
We cover direct loss to property covered under Dwelling - Coverage A, Other Structures - Coverage B and Personal Property - Coverage C caused by:

1. Fire or lightning.

2. Removal, meaning any loss or damage occur to your personal effects which you have removed from your dwelling to prevent loss or further damage from an insured peril, that property will be covered.

3. Windstorm or hail.
a. This does not include loss:
   a. caused directly or indirectly by frost, cold weather, ice, snow or sleet whether driven by wind or not;
   b. to the interior of any building or property within, caused by rain, snow, sleet or dust unless the building is first damaged by the direct force of wind or hail, creating an opening through which the rain, snow, sleet or dust enters;
   c. to watercraft and their trailers, furnishings, equipment and motors unless inside a fully enclosed building.

The amount of reimbursement you receive for loss or damage by hail depends on the type of loss or damage it causes.

a. Hail can cause structural damage, which is the actual penetration of the exterior surface or the cracking or breaking of support materials. When this type of loss or damage occurs, you will receive the cost of repairing or replacing the damaged portion of the property, minus the deductible shown on the Declarations page.

b. Hail often dents the exterior surface of a dwelling without causing structural damage. This will in no way affect the utility of the dwelling. The amount you receive for this will be the difference between the actual cash value of your property immediately before the loss and its actual cash value immediately after the loss, minus the deductible shown on the Declarations page.

4. Explosion.

5. Riot or Civil Commotion, including direct loss from pilage and looting during and at the site of the riot or civil commotion.

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

7. Vehicle damage, as long as your dwelling is not on a right-of-way and the vehicle is not owned or driven by you, your tenant, or someone moving your dwelling.

This peril does not apply to loss to fences, driveways and walks caused by vehicles owned or operated by an occupant of the residence premises.

8. Smoke, if the loss is sudden and accidental. This peril does not apply to loss caused by smoke from agricultural smudging or industrial operations.

9. Vandalism or Malicious Mischief.

This peril does not apply to loss at any residence premises which has been vacant for more than 30 consecutive days immediately preceding the loss. A building under construction is not considered to be vacant.

10. Theft or Attempted Theft, including loss of property from a known place if it is likely that a theft has occurred.

a. This peril does not apply to theft:
   1. committed by an insured person,
   2. in or from a dwelling under construction or of construction material and supplies until completed and occupied.

b. This peril does not apply to theft of the following from the part of the residence premises usually occupied by an insured person when it is rented to others:
   1. money, bank notes, bullion, coins and medals and other numismatic property, and precious metals including platinum, gold and silver, but not goldware or silverware;
   2. securities, manuscripts, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, passports, tickets, stamps and other philatelic property.
   3. jewelry, watches, precious and semi-precious stones and furs, including any article containing fur which represents its principal value.
   4. any property if the theft is by any person renting that part of the residence premises.

c. This peril does not apply away from the residence premises to theft of:
   1. property while in any other dwelling or its premises owned, rented or occupied by an insured person except while an insured person is temporarily residing there.
   2. property of an insured person who is a student if the student has been there at any time during the 45 days immediately before the loss, or

11. Falling Objects.

This peril does not apply to loss to property within a building unless the falling object first damages the exterior of the building. We do not cover damage to the falling object.

12. Accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protection sprinkler system or domestic appliance.

We will also pay the cost of tearing out and replacing any part of the covered building necessary to repair the system or appliance from which the water or steam escapes.

This peril does not apply to:

a. caused by continuous or repeated seepage or leaking over a period of weeks, months or years;

b. to the system or appliance from which the water or steam escapes;

c. caused by or resulting from freezing;

d. to property at a building vacant for more than 30 consecutive days immediately before the loss. A building under construction is not considered to be vacant;

e. on the residence premises caused by accidental discharge or overflow which occurs off the residence premises.

13. Sudden and accidental injury from artificially generated electrical current to electrical appliances, devices, fixtures and wiring. We will pay up to $1,000 for each damaged item but no more than $2,500 per occurrence under this peril.

Exclusions - Losses We Do Not Cover
We do not cover loss resulting directly or indirectly from:

1. enforcement of any ordinance or law regulating the construction, repair or demolition of a building or other structure, unless specifically provided under this policy.

2. earthquake, landslide, mudflow, earth sinking, rising or shifting, or eruption, explosion or discharge of a volcano.

3. war (declared or undeclared), civil war, insurrection, rebellion or revolution;

4. failure or interruption of power or other utility service which occurs away from the residence premises. We will pay for loss caused solely by a peril we insure against that ensues at the residence premises;

5. neglect of an insured person to use all reasonable means to protect covered property at and after the time of loss;

6. war (declared or undeclared), civil war, insurrection, rebellion or revolution;

7. nuclear action, meaning nuclear reaction, radiation, radioactive contamination or discharge of a nuclear weapon even if accidental, or any consequence of any of these. Loss caused by nuclear action is not considered loss by perils of Fire, Explosion or Smoke.

Direct loss by fire resulting from nuclear action is covered;

8. sonic booms;

9. any intentional act by, or at the direction of, an insured person;

10. any illegal act by, or at the direction of, an insured person;

11. the dwelling being moved, including the period of time when leveling blocks or jacks are removed and all utilities have been disconnected;

12. damage or loss to tires and wheels. We cover loss by fire or theft of tires and wheels used to transport the dwelling while attached to the dwelling or inside of the dwelling or other structure on the residence...
1. any peril sustained if the dwelling is at a location which is different than described on the Declarations Page, unless we have been notified at least 30 days before the dwelling is moved. We will not cover dwellings outside of Oklahoma;  
2. fungus, wet rot or dry rot. This exclusion applies whether or not the fungus, wet rot or dry rot arises from any other cause of loss. 
   a. any reduction in the value of property covered under this policy after it has been repaired as compared to its value before it was damaged; 
   b. the cost of any investigation, testing or monitoring; 
   c. the cost of replacing covered property, including any associated cost or expense, resulting from fungus, wet rot or dry rot; 
   d. is sustained by a residence employee arising out of an occurrence; 
   e. the cost of any investigation, testing or monitoring to confirm the type, absence, presence or level of fungus, whether performed prior to, during or after removal, repair, restoration or replacement of covered property; or 
3. any peril sustained if the dwelling is at a location which is different than described on the Declarations Page, unless we have been notified at least 30 days before the dwelling is moved. We will not cover dwellings outside of Oklahoma;  
4. any reduction in the value of property covered under this policy after it has been repaired as compared to its value before it was damaged; 
5. any peril sustained if the dwelling is at a location which is different than described on the Declarations Page, unless we have been notified at least 30 days before the dwelling is moved. We will not cover dwellings outside of Oklahoma;  
6. any peril sustained if the dwelling is at a location which is different than described on the Declarations Page, unless we have been notified at least 30 days before the dwelling is moved. We will not cover dwellings outside of Oklahoma;
We have no duty to defend or settle any personal injury claim under oath, if possible; we will cover bodily injury to a resident employee arising out of and in the course of employment by an insured person which is not an insured premises. But, we will cover bodily injury to a resident employee arising out of and in the course of employment by an insured person at such premises; we will cover bodily injury or property damage arising out of the rendering or failing to render professional services; we will cover bodily injury or property damage arising out of business activities of an insured person. But, we will cover activities of that person not ordinarily incident to the business.; we will cover bodily injury or property damage arising out of any premises owned, rented or controlled by an insured person which is an insured premises.

but, we will cover bodily injury to a residence employee arising out of and in the course of employment by an insured person; we will cover bodily injury or property damage arising out of the rendering or failing to render professional services.

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 activities of an insured person. But, we will cover activities of that person not ordinarily incident to the business.

4. bodily injury or property damage arising out of any premises owned, rented or controlled by an insured person which is an insured premises.

But, we will cover bodily injury to a residence employee arising out of and in the course of employment by an insured person at such premises; we will cover bodily injury or property damage arising out of the rendering or failing to render professional services; we will cover bodily injury or property damage arising out of business activities of an insured person. But, we will cover activities of that person not ordinarily incident to the business.; we will cover bodily injury or property damage arising out of any premises owned, rented or controlled by an insured person which is an insured premises.

5. bodily injury or property damage expected or intended by or at the direction of an insured person.

6. bodily injury or property damage arising out of an illegal act by or at the direction of an insured person.

7. bodily injury or property damage arising out of war (declared or undeclared), civil war, insurrection, rebellion or revolution.

8. bodily injury or property damage which arises out of the transmission or communicable disease by an insured person.

9. bodily injury or property damage arising out of the discharge, dispersal, 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 land, the atmosphere or any water course or body of water.

But, this exclusion does not apply to bodily injury resulting from the accidental above ground contact with herbicides, pesticides, fungicides and fertilizers caused by the application of the same to an insured premises which results in medical treatment within one year (365 days) of said application;

10. bodily injury, property damage, or medical expenses arising out of or resulting from any actual, alleged or threatened sexual molestation, act, abuse, or harassment, including any failure to supervise or negligent supervision of any person.

We have no duty to defend or settle any sexual molestation claim or suit against an insured person or any employee of an insured person, or any other person;

11. We do not cover claims or suits, and any included defense costs, seeking damages against any insured for personal injury. Personal injury means any injury resulting from one or more of the following:

a. false arrest, imprisonment, malicious prosecution and detention;

b. wrongful eviction, wrongful entry, invasion of rights of privacy; or

c. libel, slander, defamation of character.

We have no duty to defend or settle any personal injury claim or suit against an insured person or any employee of an insured person, or any other person;

12. bodily injury or property damage loss which, in whole or in part, arises out of, is aggravated by or results from fungus, wet rot or dry rot;

13. liability imposed upon any insured person by any governmental authority for bodily injury or property damage loss which, in whole or in part, arises out of, is aggravated by or results from fungus, wet rot or dry rot.

Exclusions
Under Personal Liability - Coverage E, we do not cover:

1. liability assumed under any unwritten contract or agreement, or under a contract or agreement in connection with any business of an insured person;

2. property damage to property owned by an insured person;

3. property damage to property occupied or used by an insured person or rented to or in the care of an insured person. But, we will cover property damage to such property caused by fire, smoke or explosion;

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

5. bodily injury or property damage when an insured person is covered under a nuclear energy liability policy. This exclusion applies even if the limits of liability of that policy have been exhausted;

6. bodily injury or property damage awards against an insured person in the form of remedial or punitive damages; or bodily injury to a.

7. your relatives residing in your household; and

8. any other person under the age of 21 residing in your household who is in your care or the care of a resident relative.

Mutual Conditions
1. Mutuality of Policy
By accepting this policy, you become a member of the Oklahoma Farm Bureau Mutual Insurance Company with all the rights and privileges of a member as provided in the Company By-laws in force at the time this policy takes effect, or that may become in force during the continuance of this policy. This will entitle you to vote your membership at any annual or regularly called special meeting either in person or by proxy executed on the application for this policy.

2. No Contingent Liability
This policy is nonassessable.

3. Participation In Savings and Earnings
This policy is on the mutual or participating plan, and you, during the continuance of this policy, will be entitled to participate in this Company’s savings and earnings as the Board of Directors may determine, in accordance with applicable law, to distribute to the policyholders of your class or division.

Liability Conditions
These Conditions are in addition to those shown in the General Section.

1. Duties of an Injured Person - Medical Payments to Others Coverage - Coverage F
The injured person or someone acting on behalf of the injured person will:

a. give us, as soon as possible, written proof of claim under oath, if possible;

b. submit to physical examinations at our expense by doctors we select as often as we may reasonably require; and

c. authorize us to obtain medical and other records.

2. Limits of Liability
Regardless of the number of insured persons, injured persons, claims made or suits brought, our liability is limited as follows:

a. As respects Personal Liability - Coverage E, the limit of liability stated on the Declarations page is the total limit of our liability for all damages resulting from any one occurrence.

b. As respects Medical Payments to Others - Coverage F, the limit of liability stated on the Declarations page is applicable to ‘each person’ or our limit for bodily injury to two or more persons in any one occurrence shall not exceed the limit of liability stated on the Declarations page as applicable to “each accident”.

3. Severability of Insurance
This insurance applies separately to each insured person against whom claim is made or suit is brought, subject to our limits of liability for each occurrence.

4. Suit Against Us
We may not be sued under the Personal Liability - Coverage E until the obligation of an insured person to pay is finally determined either by judgment against the person after actual trial or by written agreement of the person, the insurer and us. No one shall have any right to make us a party to a suit to determine the liability of an insured person.

5. Bankruptcy
We are not relieved of any obligation under this policy because of the bankruptcy or insolvency of any insured person.

6. Other Insurance - Personal Liability - Coverage E
This insurance is excess over any other valid and collectible insurance. However, if the other insurance is specifically written as excess insurance over this policy, the limits of this policy apply first.

Acceptance of Policy
By acceptance of this policy, you agree that the statements in the applications and the Declarations Page are your agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy, as it relates to this insurance, embodies all agreements existing between yourself and us or any of our agents.

This policy is signed by the President and Assistant Secretary of the Oklahoma Farm Bureau Mutual Insurance Company and the AgSecurity Insurance Company at
Oklahoma City, Oklahoma, and countersigned on the Declarations Page by an authorized representative of the Company.

President

Assistant Secretary

Specimen Copy