Oklahoma Farm Bureau Mutual Insurance Company

Premier Farm and Ranch

REGAL COVERAGE POLICY
Premier Farm and Ranch - Regal Coverage

Oklahoma Farm Bureau Mutual Insurance Company
2501 N. Stiles Oklahoma City, OK 73105

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General Section - Premier Farm and Ranch

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.

This section includes:
Insuring Agreement, Organization of Your Policy, Policy Sections, Declarations, Endorsements, Definitions, When a Loss Occurs, Your Responsibilities, Conditions, Mutual Conditions and Acceptance of Policy.

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
This section contains the provisions which insure your home, farm property and/or personal property.

Farm Property Section
This section describes the optional property coverages provided for your farming operations which take place on the insured premises.

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

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

Farm Liability Section
This section describes the optional liability coverages provided for your farming operations which take place on the insured premises.

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
1. For each occurrence, one deductible amount, as shown on the Declarations Page, will be deducted from the amount paid for the loss. The Loss by Windstorm/Hail deductible amount shown on the Declarations Page will be deducted from the amount paid for loss caused by windstorm or hail, and the All Other Property Losses deductible amount shown on the Declarations Page will be deducted from the amount paid for loss caused by anything other than windstorm or hail.

2. For loss caused by windstorm or hail, which includes property damage covered under Scheduled Farm Personal Property - Coverage E1, Unscheduled Farm Personal Property - Coverage E2, or Farm Building and Structures - Coverage F, but does not include property damage covered under Dwelling - Coverage A, the amount of the deductible will not exceed the All Other Property Losses deductible amount shown on the Declarations Page. However, the Losses By Windstorm/Hail deductible shown on the Declarations Page will be applied if the Dwelling - Coverage A limit shown on the Declarations Page is less than:
   a. The coverage limit shown on the Declarations Page for any item of the loss covered under Scheduled Farm Personal Property- Coverage E1;
   b. The total actual cash value of all items of the loss under Unscheduled Farm Personal Property - Coverage E2; or
   c. The coverage limit shown on the Declarations Page for any item of the loss covered under Farm Buildings and Structures- Coverage F.

3. If multiple coverages with different deductible amounts are available as the result of a single occurrence, the highest deductible amount will be subtracted from the amount paid for the loss.

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. If the Policyholder shown on the Declarations Page is a person, then “you” and “your” include, if living in the same household with the Policyholder:
   a. the spouse of the Policyholder;
   b. a party to a civil union with the Policyholder; or
   c. a person in a legal relationship with the Policyholder, which relationship is substantially similar to that between spouses or those with a civil union.

2. “We”, “us” and “our” mean the Oklahoma Farm Bureau Mutual Insurance Company.

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:
c. farming;
d. occasional rental or holding for rental of part of the
residence premises for use as a dwelling;
e. 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; or
f. rental or holding for rental of part of the residence
premises as a private garage, office, school or
studio.

5. "Cannabis" means:
a. any product that consists of or contains any
amount of Tetrahydrocannabinol (THC) or any
other cannabinoid, regardless of whether any such
THC or cannabinoid is natural or synthetic.
b. paragraph 5.a. above includes, but is not limited to,
any of the following containing such THC or
cannabinoid:
(1) any plant of the genus Cannabis L., or any part
of that plant, such as seeds, stems, flowers,
stalks and roots; or
(2) any compound, byproduct, extract, derivative,
mixture or combination, such as:
(a) resin, oil or wax;
(b) hash or hemp; or
(c) infused liquid or edible cannabis;
whether or not derived from any plant or part of
any plant described in Paragraph 5.b.(1).

6. "Custom Farming" means farming operations
performed by the insured person or a farm employee
on farm premises not owned, leased or rented by the
insured person. "Custom Farming" does not mean
farming operations performed by the insured person
or a farm employee as part of an exchange labor
agreement.

7. "Custom Hired Labor" means the duties of a farm
employee performed on behalf of the insured person
on farm premises not owned, leased or rented by the
insured person.

8. "Cyber Event" means:
a. Unauthorized access to or use of or any
unauthorized attempt to access or use any
computer system, network, electronic device, or
electronic data.
b. The introduction of any malicious code, virus,
worm, spyware, malware, or any other harmful
computer code which is used or designed to
access, collect, encrypt, steal, destroy, alter,
retrieve, disrupt, exploit or otherwise harm or
perpetuate a fraud upon any computer system,
network, electronic device, or electronic data.
c. Any denial of service attack, threat, or demand for
any type of payment, which involves a malicious or
otherwise harmful restriction of access to,
disablement of, impairment of, or disruption of
the normal use, functioning or operation of any
computer system, network, electronic device, or
electronic data.

9. "Day" means one insured person or one farm
employee working one day.

10. "Farm employee" means an employee of an insured
person whose duties are in connection with farming
operations of an insured person. It does not mean a
person working for an insured person or under an
insured person's direction through an exchange labor
agreement. It does not mean a residence employee
or an employee while engaged in an insured person's
business.

11. "Farming" means the ownership, maintenance or use
of premises for the production of crops or the raising or
care of livestock, including all necessary operations.
"Farming" also includes operation of roadside stands
kept mainly for the sale of the insured person's farm
products.

12. "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 fungi.

13. "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.

14. "Insured Premises" means:
a. the farm premises and residence premises which
is described on the Declarations page;
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
and which is shown on the Declarations page;
d. any part of a premises not owned by an insured
person where the insured person may be
temporarily residing or which an insured person
may occasionally rent for non-business purposes;
e. vacant land 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. any structures or grounds used by you in
connection with your residence premises.

15. "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.

16. "Property Damage" means physical injury to or
destruction of tangible property, including loss of its
use.

17. "Regular Hired Labor" means the duties of a farm
employee on the insured premises.

18. "Residence Employee" means an employee of an
insured person whose duties are in connection with
the maintenance or use of the residence premises. It
does not mean a farm employee or an employee
while engaged in an insured person's business.
19. "Residence Premises" means the one or two family dwelling where you reside, including the building, the grounds adjacent to the dwelling not used for farming, and other structures on the grounds. The "residence premises" is described on the Declarations page.

20. "Trailer" means a vehicle designed to be pulled by a:
   a. private passenger auto; and
   b. pickup, truck or van.
   It also means a farm wagon or farm implement while being towed by, connected to or carried on your land motor vehicle.

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 perils 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, this policy is excess to such other 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 interest of insured persons 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 in the presence of any other insured person, under oath by any person named by us and sign the transcript of the examinations;
   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. Suit 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
   You may make alterations, additions and repairs to your building and complete structures under construction. The residence premises may be vacant or unoccupied without limit of time, except where this policy specifies otherwise.
3. Concealment or Fraud
   a. SECTION 3613.1 OF TITLE 36 OF THE OKLAHOMA STATUTES: "WARNING: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY."
   b. This entire policy is voidable if an insured person has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance, or acted fraudulently or made false statements relating to this insurance.

4. Changes
   This policy and the Declarations page include all the agreements between you and us relating to this insurance. No change or waiver may be effected in this policy except by 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 without charge during the policy period, this policy will automatically provide the broadened coverage when effective.

5. 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 H - Medical Payments To Others or Additional Coverages - Personal Liability Damage To Property of Others.

6. 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 on or before the expiration of the current policy period. The premium will be computed at our then current rate for coverage then offered.

7. 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.

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

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. Inspection
    We shall be permitted at all reasonable times during the policy period, to inspect the plants, works, machinery and appliances covered by this policy.
Property Section - I

This Section, combined with the General Section, the Farm Property 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:
1. your dwelling, including structures attached to it, at the residence premises. The dwelling must be used principally as a private residence; and
2. construction material at the residence premises for use in connection with your dwelling.

Other Structures - Coverage B
We cover:
1. other structures at the residence premises which are within 100 feet of the dwelling insured under Dwelling - Coverage A; and
   a. not attached to the dwelling, or
   b. connected to the dwelling by only a utility line, fence or similar connection;
2. fences, driveways, sidewalks and other permanently installed outdoor fixtures at the residence premises that are within 100 feet of the dwelling insured under Dwelling - Coverage A; and
3. construction material at the residence premises for use in connection with the other structures listed in 1 above.

We do not cover loss to structures used to any extent for business or farming 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, 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:
1. farm personal property;
2. animals, birds or fish;
3. land motor vehicles and their parts, equipment and accessories. We do provide coverage if the land motor vehicle is not subject to motor vehicle registration and it is used exclusively to service the residence premises;
4. all-terrain vehicles (ATV's), utility vehicles (UTV's), recreational off-road vehicles, or vehicles with less than 4 wheels, and their parts, equipment and accessories;
5. aircraft and their tires, parts, equipment and accessories;
6. property of roomers and boarders not related to an insured person, or property of tenants;
7. property rented or held for rental to others by an insured person, or property furnished to or held as furnishings for farm employees. But, we do cover that property while on the part of the residence premises used exclusively by an insured person or roomers and boarders;
8. property in that part of the residence premises rented or held for rental to others (except roomers or boarders) by an insured person;
9. 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;
10. property specifically described and insured by this or any other insurance;
11. farm operations records expenses;
12. cannabis, or
13. loss, damage, cost or expense directly or indirectly caused by, resulting from, or arising out of a cyber event. Such loss, damage, cost or expense is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

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.

Limit of Insurance  Personal Property Group
1. $500  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. $1,000  Securities, accounts, deeds, evidence of debt, letters of credit, notes other than bank notes, passports, manuscripts, tickets, stamps and other philatelic property.
3. $1,000  Cemetery markers, headstones and urns.
4. $1,000  Watercraft, including their trailers, furnishings, equipment and outboard motors.
5. $1,000  Trailers not used to tow watercraft.
6. $2,500  Theft of jewelry, watches, precious and semiprecious stones and furs, including any article containing fur which represents its principal value.
7. $2,500  Theft of guns.
8. $2,500  Theft of silverware, goldware and pewterware.
9. $5,000  Electronic data processing equipment and the recording or storage media used with that equipment, whether or not it is business property, while used principally on the residence premises.
10. $500  Property used or intended for use in a business, not including electronic data processing equipment or the recording or storage media used with that equipment.
11. $10,000  Land motorized vehicles.
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 cost to repair or replace that property, plus the cost of its debris removal, is more than the applicable limit of liability for the property, we will pay up to an additional 5% of the limit of liability shown on the Declarations page for the property.

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 if:
   a. the trees damage covered property within 100 feet of the dwelling insured under Dwelling - Coverage A;
   b. the falling 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.

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 the 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 Coverage A - Dwelling limit of liability shown on the Declarations page, for loss at the residence premises to trees, shrubs, plants, and lawns.

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;
b. trees, shrubs, plants or lawns grown for business or farming purposes; or
c. trees, shrubs, plants or lawns located more than 100 feet from the dwelling insured under Dwelling - Coverage A.

7. Refrigerated Products
We cover your contents in deep freeze or refrigerated units on the residence premises for direct physical loss from mechanical breakdown or power failure, if you use all reasonable means to protect these contents immediately upon learning of the breakdown or failure. We pay the cost to replace the property as of the time of loss up to $250 limit of liability, and this is the total limit for each loss.

No deductible applies to this coverage.

8. Land
We will pay up to $10,000 for cost required to replace, rebuild, stabilize or otherwise restore the land necessary to support the insured dwelling or other structures sustaining a covered loss. This may increase the limit of liability applying to the property.

9. Arson or Theft Reward
We will pay $1,000 for information which leads to an arson or theft conviction in connection with a loss covered by this policy. Regardless of the number of persons providing information, our limit shall not be increased.

10. Ordinance or Law

a. We will pay up to 10% of the Coverage A – Dwelling limit of liability shown on the Declarations page, for the total increased costs you incur because of the enforcement of any ordinance or law which requires or regulates:
   (1) the construction, repair, or demolition of that part of a covered building or other structure damaged by a peril we insure against;
   (2) the construction, repair, or demolition of the undamaged part of a covered building or other structure, if that building or other structure must be totally demolished because of damage by a peril we insure against to another part of that covered building or other structure; and
   (3) the demolition or replacement of the portion of the undamaged part of a covered building or other structure, necessary to complete the construction, repair, or demolition of that part of the covered building or other structure damaged by a peril we insure against.

b. We do not cover:
   (1) the loss in value to any covered building or other structure due to the requirements of any ordinance or law;
   (2) the costs to comply with any ordinance or law, which requires any insured person or others to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of, pollutants or contaminants; or
   (3) increased costs you incur due to any ordinance or law which goes into effect after a covered loss occurs.

Deductible
1. For each occurrence, one deductible amount, as shown on the Declarations Page, will be deducted from the amount paid for the loss. The Loss by Windstorm/Hail deductible amount shown on the Declarations Page will be deducted from the amount paid for loss caused by windstorm or hail, and the All Other Property Losses deductible amount shown on the Declarations Page will be deducted from the amount paid for loss caused by anything other than windstorm or hail.

2. For loss caused by windstorm or hail, which includes property damage covered under Scheduled Farm Personal Property - Coverage E1, Unscheduled Farm Personal Property - Coverage E2, or Farm Building and Structures - Coverage F, but does not include property damage covered under Dwelling - Coverage A, the amount of the deductible will not exceed the All Other Property Losses deductible amount shown on the Declarations Page. However, the Losses By Windstorm/Hail deductible shown on the Declarations Page will be applied if the Dwelling - Coverage A limit shown on the Declarations Page is less than:
   a. The coverage limit shown on the Declarations Page for any item of the loss covered under Scheduled Farm Personal Property- Coverage E1;
   b. The total actual cash value of all items of the loss under Unscheduled Farm Personal Property - Coverage E2; or
   c. The coverage limit shown on the Declarations Page for any item of the loss covered under Farm Buildings and Structures- Coverage F.

3. If multiple coverages with different deductible amounts are available as the result of a single occurrence, the highest deductible amount will be subtracted from the amount paid for the loss.

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. 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.

3. 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;
   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.

4. Inflation Protection Coverage
   The Limits of Liability shown on the Declarations page for Dwelling – Coverage A, Other Structures – Coverage B, Personal Property – Coverage C and Additional Living Expense and Loss of Rents – Coverage D may be increased at the end of each 12 month period after the effective date of the policy. The appropriate premium for these increased limits will be shown on the Declarations page.

Farm Property Section
   This Section, combined with the General Section, the Personal Property Section and the Coverage Part, provides the property coverage you selected, as identified on the Declarations page.

This Section includes Scheduled Farm Personal Property - Coverage E1, Unscheduled Farm Personal Property - Coverage E2, Farm Buildings and Structures - Coverage F.

Scheduled Farm Personal Property - Coverage E1
   We cover the following types of Scheduled Farm Personal Property for which an amount of insurance is shown on the Declarations Page:

Grain. We cover:
   1. grain;
   2. threshed seeds or beans;
   3. silage;
   4. ground feed; and
   5. manufactured and compounded stock foods, if in buildings, structures, sacks, wagons or trucks. Grain in stacks, shocks, swaths or piles in the open is covered only against loss by fire. We do not cover grain under Government Loan.

Hay in Buildings. We cover hay, straw, and fodder, in buildings or structures.

Hay in the Open. We cover hay, straw, and fodder, in stacks, windrows, and bales, only while in the open, and only against loss by fire.

One stack means hay, straw, or fodder, in one area separated by a clear space of 100 feet or more from any other hay, straw, or fodder, in the open.

You may apply 10% of the amount of insurance set for grain, hay in buildings, and hay in the open, to cover grain, hay in buildings, and hay in the open, while away from the insured premises but within 100 miles of the residence premises. But we will not cover these items while:
   1. stored or being processed in manufacturing plants, public elevators, warehouses, seed houses, or drying plants;
   2. in transit by common carrier; or
   3. in public sales barns and yards.

Tools, Supplies and Equipment. We cover tools, supplies and equipment used in operating the farm. We will pay no more than $2,500 for any one item.

We do not cover:
   1. property specifically described and insured by this or any other insurance;
   2. brooders, fences, windmills and wind chargers and their towers;
   3. land motorized vehicles and their parts, equipment and accessories;
   4. watercraft and their parts, equipment and accessories;
   5. aircraft, and their tires, parts, equipment and accessories;
   6. threshing machines, tractors, combines, corn pickers, hay balers, harvesters, peanut diggers, potato diggers and pickers, cotton pickers, crop driers, sawmill equipment, irrigation motors, pumps and equipment;
   7. manufactured fuels and their containers;
   8. bulk milk tanks, bulk feed tanks, barn cleaner, pasteurizers, boilers or any permanent fixtures attached to or within a building; or
   9. portable buildings and portable structures.

Specifically Insured Machinery
   Items of machinery, vehicles and equipment for which an amount of insurance is specifically set are covered within 100 miles of the residence premises.

We do not cover land motor vehicles subject to motor vehicle registration and their parts, equipment and accessories.

We do not cover all-terrain vehicles (ATV's), utility vehicles (UTV's), recreational off-road vehicles, or vehicles with less than 4 wheels, and their parts, equipment and accessories.
We cover replacements for specifically insured machinery for no more than the smaller of:
1. the amount of insurance specified for the replaced item; or
2. actual cash value.

Within 30 days after acquiring the replacement, you must notify us, giving a full description and paying any additional premium. If this is not done, the amount of insurance for the replaced item applies.

Newly Acquired or Borrowed Farm Machinery, Vehicles and Equipment. If the Declarations Page lists scheduled items of farm machinery, vehicles or equipment for which an amount of insurance is specifically set and a premium charged under Scheduled Farm Personal Property - Coverage E1, we will cover newly acquired or borrowed farm machinery, vehicles or equipment. We will pay no more than $20,000 for all newly acquired or borrowed farm machinery, vehicles and equipment.

Within 30 days of acquisition of any newly acquired farm machinery, vehicles and equipment, you must notify us, giving a full description and paying any additional premium. If this is not done, coverage for the newly acquired farm machinery, vehicles and equipment ceases.

We do not cover newly acquired or borrowed:
1. brooders, fences, windmills and wind chargers and their towers;
2. land motor vehicles subject to motor vehicle registration and their parts, equipment and accessories;
3. all-terrain vehicles (ATV's), utility vehicles (UTV's), recreational off-road vehicles, or vehicles with less than 4 wheels, and their parts, equipment and accessories;
4. watercraft and their parts, equipment and accessories;
5. aircraft, and their tires, parts, equipment and accessories;
6. threshing machines, crop driers and sawmill equipment;
7. manufactured fuels and their containers; or
8. replacements for farm machinery, vehicles and equipment specifically described.

Livestock. Insurance for covered livestock applies on and off the insured premises. But, it does not apply to livestock while in transit by common carrier, or in slaughterhouses, packing plants, public stockyards, public sales barns, and public sales yards.

We will pay no more than the smallest of the following for any one animal:
1. 120% of the average value per head of livestock. This average value is the amount of insurance for the class of livestock divided by the number of head of that class owned by an insured person at the time of loss (in applying this clause, each horse, mule or head of cattle under one year of age shall be counted as one-half head); or
2. the actual cash value of the destroyed or damaged animal.

We do not cover loss to livestock caused by:
1. running into streams or ditches;
2. running against fences or other objects;
3. smothering;
4. fright;
5. freezing;
6. gunshot; or
7. drowning.

Farm Operations Records Expenses. We cover books of account, manuscripts, abstracts, drawings, card index systems and other records. We also cover the cost incurred for copying such records. But, in the case of electronic data processing materials, we will pay only the cost of unexpired or blank film, tape, disc, drum, cell or other magnetic or storage media. And, we do not cover computer software programs which are used to operate farm machinery or equipment.

Portable Buildings and Portable Structures. We cover portable buildings and structures owned by an insured person. We will pay no more for each damaged portable building or structure than the following:

The stated amount of insurance multiplied by the ratio of the value of such building or structure to the total value of all portable buildings and structures owned by you at the time of loss.

Irrigation Equipment. We cover irrigation equipment which consists of motors, pumps, and pipes.

Property Not Covered
Under Scheduled Farm Personal Property - Coverage E1, we do not cover loss to:
1. growing crops and stubble;
2. 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. However, we do cover loss to such devices for which an amount of insurance is shown on the Declarations Page. Accessories to these devices, including antennas, tapes and records are not covered while in or upon a land motorized vehicle. This exclusion does not apply to GPS units, crop monitors, or autosteer systems;
3. contents of a rice warehouse, rice drying house, cotton gin building, part of a cotton gin plant, or located on gin premises, or machinery, vehicles or implements that are part of these operations;
4. poultry;
5. cannabis; or
6. loss, damage, cost or expense directly or indirectly caused by, resulting from, or arising out of a cyber event. Such loss, damage, cost or expense is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

Unscheduled Farm Personal Property - Coverage E2
We cover farm personal property usual and incidental to the operation of a farm while on the insured premises if such property is:
1. owned by an insured person;
2. leased or rented to an insured person for farming purposes; and
3. farm machinery while borrowed by the insured person or his or her employees for farming purposes.

We also cover the following property elsewhere:
1. farm implements, machinery and vehicles, not otherwise excluded, while within 100 miles of the residence premises; and
2. grain, threshed seeds, threshed beans, hay, straw, fodder, silage, ground feed and manufactured and compounded stock foods, except while stored or being processed in public elevators or warehouses, seed houses, drying plants or manufacturing plants.

We will not pay more than:
1. $20,000 for farm machinery while borrowed by the insured person or his or her employees for farming purposes; or
2. $1,000 for manufactured fuels and their containers.

Property Not Covered
Under Unscheduled Farm Personal Property - Coverage E2, we do not cover loss to:
1. animals;
2. tobacco, cotton, vegetable, root crops, bulbs and fruit;
3. nursery stock;
4. contents of chicken fryer or broiler houses, laying houses, poultry brooder houses, duck or turkey houses, except when the total number of fowl on the farm is less than 100 on the day of loss;
5. land motorized vehicles subject to motor vehicle registration and their parts, equipment and accessories;
6. all-terrain vehicles (ATV's), utility vehicles (UTV's), recreational off-road vehicles, or vehicles with less than 4 wheels, and their parts, equipment and accessories;
7. aircraft, and their tires, parts, equipment and accessories;
8. watercraft and their parts, equipment and accessories;
9. fences, windmills and wind chargers and their towers;
10. bulk milk tanks, bulk feed tanks, barn cleaners, pasteurizers, boilers and permanent fixtures attached to or within a building;
11. portable buildings and portable structures;
12. 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. This exclusion does not apply to GPS units, crop monitors, or autosteer systems;
13. sawmill equipment;
14. irrigation equipment;
15. outdoor radio and television equipment;
16. property specifically described and insured by this or any other insurance;
17. cannabis; or
18. loss, damage, cost or expense directly or indirectly caused by, resulting from, or arising out of a cyber event. Such loss, damage, cost or expense is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

Grain & Hay in the Open
We cover the following only against loss by fire:
1. grain in stacks, swaths, or piles, in the open, or
2. hay, straw, and fodder, in stacks, windrows, and bales, in the open.

We will pay no more than $15,000 for any one stack of hay, straw, or fodder. One stack means hay, straw, or fodder, in one area separated by a clear space of 100 feet or more from any other hay, straw, or fodder, in the open.

We will pay no more under this provision than 20% of the limit of liability that applies to Unscheduled Farm Personal Property - Coverage E2.

Coinsurance Clause
You must maintain insurance for at least 80% of the actual cash value of all covered farm personal property. If you fail to do this, we will pay the percentage of loss determined by dividing the amount of insurance carried by the amount you should have carried. The amount payable is subject to any applicable deductible.

If you have a loss, you must furnish us with an inventory of all farm personal property so we can establish the actual cash value referred to in the above paragraph. If your loss is both less than $10,000 and less than 20% of the total amount of insurance applicable to farm personal property at the time such loss occurs, we may elect to waive the inventory requirement. This waiver does not change your obligation to maintain an amount of insurance referred to in this clause.

The following provision applies in the event of loss of or damage to machinery or equipment within 30 days after the purchase of additional or replacement machinery or equipment:

If the Limit of Insurance actually carried becomes inadequate due to the purchase of additional or replacement machinery or equipment, then, up to $50,000 of the value of the newly purchased machinery or equipment will be omitted in determining the required Limit of Insurance.

Farm Buildings and Structures - Coverage F
The following provisions apply to farm buildings and structures for which an amount of insurance is shown on the Declarations Page:

Farm Barns, Buildings and Structures. Coverage also applies to their attached sheds and permanent fixtures and construction materials on the insured premises for use in connection with the barns, buildings or structures. Coverage does not apply to attached or unattached silos.

Additional Farm Dwellings. Coverage also applies to construction materials for use in connection with the dwellings.

Fences. Coverage applies to fences, corral, pens, chutes and feed racks on the insured premises. Coverage does not apply to field or pasture fences.

Private Power and Light Poles. Coverage also applies to outdoor wiring and attachments. Attachments include switch boxes, fuse boxes and other electrical equipment mounted on the poles.

Portable Buildings and Portable Structures. We will pay no more for each damaged portable building or structure than the following:

The stated amount of insurance multiplied by the ratio of the value of such building or structure to the total value of all portable buildings and structures owned by you at the time of loss.
Regal Coverage Part

This Coverage part, combined with the General Section, the Property Section and the Farm 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 physical loss to property covered under Dwelling - Coverage A and Other Structures - Coverage B except for losses excluded in this Section.

We cover direct physical loss to property covered under Personal Property - Coverage C caused by Perils 1 thru 18, except Peril 11.

We cover direct physical loss to property covered under Scheduled Farm Personal Property - Coverage E1 and Unscheduled Farm Personal Property - Coverage E2 caused by Perils 1 through 11.

We cover direct physical loss to property covered under Farm Buildings and Structures - Coverage F caused by Perils 1 through 10.

1. Fire or Lightning

2. Windstorm or Hail
   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, sand, 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, sand, sleet or dust enters.
   c. to watercraft and their trailers, furnishings, equipment and motors unless inside a fully enclosed building.

3. Explosion

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

5. Aircraft, including self propelled missiles and spacecraft.

6. Vehicles
   This peril does not apply to loss caused by vehicles, farm machinery and equipment to
   a. fences, driveways and walks, if the vehicles, farm machinery or equipment are owned or operated by an occupant of the residence premises; or
   b. property insured under Scheduled Farm Personal Property - Coverage E1, Unscheduled Farm Personal Property - Coverage E2, and Farm Buildings And Structures - Coverage F.

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

8. Vandalism or Malicious Mischief

9. Breakage of Glass or safety glazing materials, which is part of the building. We will not pay for loss at any residence premises if it has been vacant for more than 30 consecutive days immediately preceding the loss. A building under construction is not considered to be vacant. If law requires broken or damaged glass to be replaced with safety glazing materials, we will pay that cost under Additional Coverages Item 10 Ordinance or Law in Property – Section I.

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 semiprecious 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. Property of an insured person who is a student is covered at a residence away from home if the student has been there at any time during the 45 days immediately before the loss.
      (2) watercraft and its equipment, outboard motors, campers and trailers.

11. Overtour and Collision
   Farm machinery or vehicles insured under the Farm Property Section are covered for direct physical loss caused by:
   a. overturn; and
   b. collision with another object.
   Impact of any part of the farm machinery or vehicles with the ground or rocks upon the ground is not considered collision. This peril does not include loss to any tire or track, whether rubber or metal, due to puncture, cut, gash, blowout, or to any other tire or track trouble, unless such loss occurs at the same time with another loss covered by this peril.

12. 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.
13. **Weight of Ice, Snow or Sleet** which damages property in a building.

14. **Collapse of Building or Any Part of a Building.** Collapse does not include settling, cracking, shrinkage, bulging or expansion.

15. **Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging** of a building, air conditioning or automatic fire protection sprinkler system or a water heating appliance.

   This peril does not apply to loss which is caused by or results from freezing.

16. **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 loss
   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**.

17. **Freezing** of plumbing, heating and air conditioning systems and domestic appliances.

18. **Sudden and Accidental Loss Caused by Artificially Generated Electrical Currents**

   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**

**Under Dwelling - Coverage A, Other Structures - Coverage B** and **Personal Property - Coverage C** we do not cover loss resulting directly or indirectly from any of the following, and we do not cover any such loss regardless of any other peril or event contributing concurrently or in any sequence to the loss, whether the peril or event occurs suddenly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:

1. enforcement of any ordinance or law regulating the construction, repair or demolition of a building or other structure, unless coverage is specifically provided under **Additional Coverages** Item 10 **Ordinance or Law in Property – Section I.** In addition, we do cover loss caused by actions of civil authorities to prevent the spread of a fire caused by a peril we insure against;

2. earthquake, landslide, mudflow, earth sinking, rising or shifting, or eruption, explosion or effusion of a volcano. We do cover direct physical loss that follows caused by fire, explosion, breakage of glass or theft;

3. water damage meaning
   a. flood, surface water, waves, tidal water or overflow of a body of water. We do not cover spray from any of these, whether or not driven by wind;
   b. water which backs up through sewers or drains; or
   c. water below the surface of the ground. This includes water which exerts pressure on or flows, seeps or leaks through any part of a building or other structure, sidewalk, driveway or swimming pool.

   We do cover any direct physical loss that follows caused by theft, fire or explosion;

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. vandalism or malicious mischief or breakage of glass and safety glazing materials if the **residence premises** has been vacant for more than 30 consecutive days immediately preceding the loss. A building under construction is not considered vacant;

6. freezing of plumbing, heating or air conditioning systems or domestic appliances, or by discharge, leakage or overflow from the system or appliance caused by freezing while the **residence premises** is vacant or unoccupied unless you take precautions to:
   a. shut off the water supply and drain the systems and appliances; and
   b. maintain heat in the building;

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

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

9. 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 physical loss by fire resulting from nuclear action is covered;

10. sonic booms;

11. an action by or at the direction of an **insured person** committed with the intent to cause a loss;

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

13. **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.

   This exclusion applies to losses including, but not limited to:
   a. any loss of use or delay in rebuilding, repairing or replacing covered property, including any associated cost or expense, resulting from **fungus**, wet rot or dry rot;
b. any remediation of fungus, including but not limited to the cost to:
   (1) treat, remove, or dispose of the fungus, wet rot or dry rot as required to repair, restore or replace covered property;
   (2) tear out and replace any part of the building or other property as needed to gain access to the fungus, wet rot or dry rot; or
   c. 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;

14. 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; or

15. any faulty, inadequate or defective:
   a. planning, zoning, development, surveying, siting, design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction,
   b. materials used in repair, construction, renovation or remodeling.

Under Dwelling - Coverage A and Other Structures - Coverage B, we do not cover loss resulting directly or indirectly from any of the following, and we do not cover any such loss regardless of any other peril or event contributing concurrently or in any sequence to the loss, whether the peril or event occurs suddenly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:

1. wear and tear, marring or scratching, deterioration, inherent vice, latent defect, mechanical breakdown, rust, mold, wet or dry rot, contamination, smog, smoke from agricultural smudging or industrial operations, settling, cracking, shrinkage, bulging or expansion of pavement, patios, foundations, walls, floors, roofs or ceilings, birds, vermin, rodents, insects or animals, including nesting, infestation, discharge or release of waste products or secretions by any bird, vermin, rodent, insect or animal. If, because of any of these, water escapes from a plumbing, heating or air conditioning system or domestic appliance, we cover loss caused by the water. We also cover the cost of tearing out and replacing any part of the covered building necessary to repair the system or appliance. We do not cover loss to the system or appliance from which the water escapes.

2. theft in or from a dwelling under construction or of construction materials and supplies until completed and occupied.

3. continuous or repeated seepage or leakage of water or steam from within a plumbing, heating or air conditioning system or from within a domestic appliance which occurs over a period of weeks, months or years.

4. freezing, thawing, pressure or weight of water, ice, sleet or snow, whether driven by wind or not, to:
   a. awnings, fences, pavements, patios, foundations, retaining walls, bulkheads, piers, wharves, or docks; or
   b. swimming pools, hot tubs, or spas, including their covers, filtration, circulation systems and water supply systems.

5. any faulty, inadequate or defective:
   a. planning, zoning, development, surveying, siting, design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction,
   b. materials used in repair, construction, renovation or remodeling.

How Losses Are Settled
1. Increased Limit of Liability

   Dwelling - Coverage A and Other Structures - Coverage B

   If an amount of loss exceeds the applicable limit of liability shown on the Declarations page for Dwelling - Coverage A or Other Structures - Coverage B, we will, at the time repairs or replacement are completed, increase the limit of liability for:

   a. Dwelling - Coverage A, up to a maximum of 125% of the limit shown on the Declarations page for Dwelling - Coverage A, and
   b. Other Structures - Coverage B, up to a maximum of 10% of the increased limit of liability for Dwelling - Coverage A.

   The limit of liability will not be increased for any coverages other than Dwelling - Coverage A and Other Structures - Coverage B.

   You must notify us within 90 days of the start of any new building valued at $5,000 or more, or any additions to or remodeling of the dwelling or buildings which increase their values by $5,000 or more, and pay any additional premium due for the increase in value. If you fail to so notify us within 90 days, we will pay no more than the applicable limit of liability shown on the Declarations page.

2. Loss Settlement - Dwelling-Coverage A and Other Structures-Coverage B

   Loss to the dwelling or other structures will be settled at replacement cost without deduction for depreciation at the time of loss, subject to the following:

   a. If the replacement cost of the entire loss under Dwelling - Coverage A or Other Structures - Coverage B is more than $1,000 or 5% of the applicable limit of liability shown on the Declarations page, we will pay no more than the actual cash value of the loss, not to exceed the applicable limit of liability shown on the Declarations page, until the repair or replacement is completed.

   b. Before the property is repaired or replaced, under Dwelling - Coverage A or Other Structures - Coverage B, you may make a claim for loss on an actual cash value basis, not to exceed the applicable limit of liability shown on the Declarations page. Then, within 180 days after loss, you may make a claim for any additional amount on a replacement cost basis, if the dwelling or other structure is rebuilt on the residence premises and intended for the same use.

   c. We will pay no more than the smallest of:
      (1) the applicable limit of liability shown on the Declarations page, or when available, the applicable Increased Limit of Liability,
      (2) the cost to replace the damaged dwelling or other structure, including obsolete, antique, or custom construction, with common construction techniques and commonly used building materials and methods for the same use on the same premises, or
      (3) the amount actually spent for necessary repair or replacement of the damaged dwelling or other structure.

   d. Structures that are not buildings will be settled at actual cash value at the time of loss.
3. Loss Settlement - Personal Property - Coverage C
   Loss to personal property will be settled at replacement cost without deduction for depreciation at the time of loss, subject to the following:
   a. When the identical article is no longer manufactured or is not available, we will pay based on an article similar to that damaged or destroyed and which is of comparable quality and usefulness.
   b. If the replacement cost of the entire loss under Personal Property - Coverage C is more than $500, we will pay no more than the actual cash value of the loss, not to exceed the applicable limit of liability shown on the Declarations page, until the repair or replacement is completed.
   c. Before the property is repaired or replaced, under Personal Property - Coverage C, you may make a claim for loss on an actual cash value basis, not to exceed the applicable limit of liability shown on the Declarations page. Then, within 180 days after loss, you may make a claim for any additional amount on a replacement cost basis.
   d. Loss to the following property is not eligible for replacement cost settlement and will be settled at the actual cash value:
      (1) antiques, fine arts, paintings, and similar articles of rarity or antiquity which cannot be replaced,
      (2) memorabilia, souvenirs, collector’s items and similar articles whose age or history contribute to its value,
      (3) articles not maintained in good or workable condition, and
      (4) articles that are outdated or obsolete and are stored or not being used.
   e. We will pay no more than the smallest of:
      (1) our cost to replace the property at the time of loss,
      (2) the cost of repair,
      (3) 400% of the actual cash value at the time of loss,
      (4) the applicable limit of liability shown on the Declarations page, or when available, the applicable Increased Limit of Liability, or
      (5) any special limit of liability in this policy.

4. Loss Settlement - Scheduled Farm Personal Property - Coverage E1, Unscheduled Farm Personal Property - Coverage E2, and Farm Buildings and Structures - Coverage F
   Loss to scheduled farm personal property, unscheduled farm personal property, and farm buildings and structures, will be settled at actual cash value at the time of loss, subject to the following:
   We will pay no more than the smallest of:
   a. our cost to replace the property at the time of loss,
   b. the cost of repair,
   c. the applicable limit of liability shown on the Declarations page, or
   d. any special limit of liability stated in this policy.
   We may make a cash settlement and take all or part of the damaged property at its appraised or agreed on value, or repair or replace all or part of the damaged property with property of like kind and quality. We must give you notice of our intention within 30 days after we receive your proof of loss.

Personal Liability Section - II
   This Section, combined with the General Section, provides personal liability coverage, as identified on the Declarations page.
   This Section includes: Personal Liability Definitions, Personal Liability - Coverage G, Medical Payments To Others - Coverage H, Additional Coverages, Exclusions, and Personal Liability Conditions.

Personal Liability Definitions
   These Definitions are in addition to those shown in the General Section.
   1. "Insured person" means:
      a. any person or organization legally responsible for animals or watercraft covered by this policy and owned by an insured person as defined in the General Section. But, we will cover that person or organization only with respect to those animals or watercraft. We will not cover any person or organization using or having custody of animals or watercraft in the course of any business or without permission of the owners;
      b. with respect to any vehicle covered by this policy, any employee of an insured person as defined in the General Section, while engaged in the employment of that person; and
      c. with respect to a vehicle covered by this policy, any other person using the vehicle with your permission on an insured premises.

   2. "Association" means the membership of all property owners in a housing development.

Personal Liability - Coverage G
   We will pay all sums arising out of an occurrence which an insured person becomes legally obligated to pay as damages because of bodily injury or property damage covered by this policy.
   If a claim is made or suit is brought against the insured person for liability under this coverage, we will defend the insured person at our expense, using lawyers of our choice. We are not obligated to defend after we have paid an amount equal to the limit of our liability. We may investigate or settle any claim or suit as we think appropriate.

Medical Payments To Others - Coverage H
   We will pay the reasonable expenses incurred for necessary medical, surgical, x-ray and dental services, prosthetic devices, eyeglasses, hearing aids and pharmaceuticals, and ambulance, hospital, licensed nursing and funeral services. These expenses must be incurred within three years from the date of an accident causing bodily injury covered by this policy.

Each person who sustains bodily injury is entitled to this protection when that person is:
   1. on an insured premises with the permission of an insured person; or
   2. elsewhere, if the bodily injury:
      a. arises out of a condition in the insured premises or the adjoining ways;
      b. is caused by the activities of an insured person or residence employee in the course of employment by an insured person;
c. is caused by an animal owned by or in the care of an 
insured person; or

d. is sustained by a residence employee arising out of 
and in the course of employment by an insured 
person.

We do not cover injury to:
1. insured persons; or
2. any other person, except a residence employee, who
resides regularly on any part of an insured premises.

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 an insured person.

Additional Coverages
We will pay, in addition to our limit of liability:

1. Damage To Property of Others
   Up to $500 per occurrence for property damage to
   property owned by others caused by an insured 
   person. Payment will be on a replacement cost basis.
   But, we will not pay for property damage:
a. caused intentionally by an insured person who
   has attained the age of 13;
b. to property owned by or rented to any insured 
   person, any tenant of an insured person or any
   resident of your household;
c. arising out of:
   (1) any act or omission in connection with a
   premises (other than insured premises) 
   owned, rented or controlled by an insured 
   person;
   (2) business pursuits; or
   (3) ownership, maintenance or use of a land motor 
   vehicle, trailer, farm machinery or equipment,
   aircraft or watercraft;
d. to property insured under the Property Section
   of this policy.

2. The Following Expenses
   a. All costs we incur in the settlement of any claim or
   defense of any suit.
b. Interest on the entire amount of damages awarded
   in any suit we defend accruing after judgment is
   entered and before we have paid, offered to pay,
   or deposited in court that portion of the judgment
   which is not more than our limit of liability.
c. Premiums on bonds required in any suit we 
   defend. But, we will not pay the premium for any
   portion of a bond amount that is greater than our
   limit of liability. We have no obligation to apply for
   or furnish bonds.
d. Loss of earnings up to $50 a day, but not other
   income, when we ask you to help us investigate or 
   defend any claim or suit.
e. Any other reasonable expenses incurred at our
   request.

3. First Aid Expenses
   Expenses for immediate medical and surgical 
   treatment for other persons at the time of the accident. 
   We will pay only expenses which an insured person
   incurs for treatment of bodily injury covered by this
   policy.

4. Loss Assessment
   We will pay up to $1,000 for your share of loss 
   assessment charged against all property owners during 
   the policy period by a corporation or association, 
   when assessment is made as a result of:
a. A direct physical loss to property owned 
   collectively by all members of the association, 
   caused by a Peril We Insure Against in the 
   Property Section of this policy.
b. Bodily injury or property damage to which
   Personal Liability coverage would apply.
c. Liability for an act of a director, officer or trustee in 
   the capacity as a director, officer or trustee, 
   provided:
   (1) the director, officer or trustee is elected by the 
   members of a corporation or association; and 
   (2) the director, officer or trustee serves without 
   deriving any income from the exercise of duties 
   which are solely on behalf of a corporation or 
   association.

This coverage applies only to loss assessments 
charged against you as owner of the residence 
premises. We do not cover loss assessments 
charged against you or a corporation or association 
of property owners by any governmental body.

Exclusions
Under Personal Liability - Coverage G and Medical 
Payments To Others - Coverage H, we do not cover:

1. bodily injury or property damage arising out of the
   ownership, maintenance, use, loading, unloading or 
   negligent entrustment of aircraft;

2. bodily injury or property damage arising out of the
   ownership, maintenance, use, loading, unloading or 
   negligent entrustment of land motor vehicles; The
   only exceptions to this exclusion "2" are that exclusion
   "2" does not apply to bodily injury or property 
   damage, occurring on or off the insured premises, 
   and arising out of the ownership, maintenance, use, 
   loading, unloading or negligent entrustment of:
a. land motor vehicles that are not subject to motor 
   vehicle registration, when the bodily injury or 
   property damage occurs on the insured 
   premises.
   However, this exception to exclusion "2" does not 
   apply to, and we do not cover, bodily injury or 
   property damage, occurring on or off the insured 
   premises, and arising out of the ownership, 
   maintenance, use, loading, unloading or negligent 
   entrustment of:
   (1) all-terrain vehicles (ATV's),
   (2) utility vehicles (UTV's),
   (3) recreational off-road vehicles, or
   (4) vehicles with less than 4 wheels;
b. crawler and farm type tractors;
c. farm implements;
d. golf carts while used for golfing; or
   e. combines or self-propelled harvesting machines,
   unless the combine or self-propelled harvesting 
   machine is maintained, used, loaded, unloaded or 
   entrusted, for hire or custom farming operations;
3. bodily injury or property damage arising out of the ownership, maintenance, use, loading, unloading or negligent entrustment of the following while being towed by, connected to or carried on a land motor vehicle other than a crawler or farm type tractor:
   a. trailers, including, but not limited to, utility, stock, boat, camper or house trailers;
   b. crawler or farm type tractors; and
   c. farm implements;

4. bodily injury or property damage arising out of the ownership, maintenance, use, loading, unloading or negligent entrustment of watercraft not located on the insured premises:
   a. owned by an insured person if it has inboard or inboard-outdrive motor power;
   b. rented to an insured person if it has inboard or inboard-outdrive motor power of more than 50 horsepower;
   c. owned by or rented to an insured person if it is a sailing vessel 26 feet or more in length; and
   d. powered by one or more outboard motors with more than 25 total horsepower owned by an insured person at the inception of this policy. But this subdivision d. does not apply if you write us within 45 days from the acquisition date that you want coverage;

5. bodily injury or property damage arising out of the rendering or failing to render professional services;

6. 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;

7. bodily injury or property damage arising out of any premises owned, rented or controlled by an insured person which is not an insured premises;

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

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

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

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

12. 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;

13. bodily injury, property damage, or medical expenses arising out of or resulting from any actual, alleged or threatened sexual molestation, act, abuse, 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;

14. claims or suits, and any included defense costs, seeking damages against any insured person for personal injury. Personal injury means any injury resulting from:
   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;

15. bodily injury to a farm employee arising out of and in the course of employment by an insured person;

16. bodily injury or property damage arising out of the ownership, maintenance, or use of a dwelling owned but not occupied by an insured person, unless described on the Declarations Page;

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

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

19. bodily injury or property damage arising out of custom farming operations, unless a premium is specified and charged on the Declarations Page. We will pay no more than the limit of liability shown on the Declarations page for the specified number of days of custom farming coverage; or

20. bodily injury or property damage arising out of the inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis.

Under Personal Liability - Coverage G, 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 or an employee of 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, provided the insured person is held legally obligated to pay the damage;
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** for which any Workers’ Compensation Court orders an insured person to pay any sum or other benefit awarded.

   If a claim is made or suit brought in Workers’ Compensation Court against an insured person who does not have and is not required to have a policy providing Workers’ Compensation benefits covering the bodily injury, we will defend the insured person against the claim brought in Workers’ Compensation Court, at our expense, using lawyers of our choice;

6. **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;

7. **bodily injury** or property damage awards against an insured person in the form of exemplary or punitive damages;

8. **bodily injury** to:
   a. you;
   b. your relatives residing in your household; or
   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;

9. property damage to and loss of use of:
   a. goods or products (including containers), grown, raised, manufactured, sold, handled or distributed by an insured person when the property damage arises out of such products;
   b. property caused by work performed by or for an insured person when the property damage arises out of such work;
   c. property due to an insured person’s delay or lack of performance under any agreement or contract; or
   d. property due to the failure of an insured person’s work, goods or products to meet the level of quality warranted or represented by the insured person; or

10. **bodily injury** or property damage resulting from a substance released or discharged from aircraft.

   Under Medical Payments To Others - Coverage H, we do not cover:

   1. **bodily injury** to a person who is entitled to benefits which are provided or required to be provided under any workers’ compensation, non-occupational disability or occupational disease law;

   2. **bodily injury** from any nuclear reaction, radiation or radioactive contamination or any consequence of any of these;

   3. **bodily injury** to any person while on the insured premises because a business is conducted or professional services are rendered on the insured premises;

   4. **bodily injury** sustained by an independent contractor or such contractor’s employees; or

   5. **bodily injury** to any person, if such person is regularly residing on an insured premises.

**Farm Liability Section - III**

**Farm Employers’ Liability - Coverage J**

We will pay all sums arising out of an occurrence which an insured person becomes legally obligated to pay as compensatory damages to a farm employee, while in the course of his or her employment, because of bodily injury arising out of the ownership, maintenance or use (including necessary or incidental operations) of the insured premises. We will not pay any sums which you may become legally obligated to pay as exemplary or punitive damages.

   Under Farm Employers’ Liability – Coverage J, we will pay no more than the limit of liability shown on the Declarations page for the number of days of regular hired labor or custom hired labor coverage.

   If a claim is made or suit is brought against an insured person for liability under this coverage, we will defend the insured person at our expense, using lawyers of our choice. We are not obligated to defend after we have paid an amount equal to the limit of our liability. We may investigate or settle any claim or suit as we think appropriate.

**Farm Employees’ Medical Payments - Coverage K**

We will pay to or for each farm employee, all reasonable medical expenses incurred because of bodily injury caused by an accident and arising out of the ownership, maintenance or use (including necessary or incidental operations) of insured premises, providing such bodily injury was incurred in the course of his or her employment by an insured person. These expenses must have been incurred within one year from the date of accident, and we will pay no more than the limit shown on the Declarations Page.

**Medical Payments (Named Insured and Family) - Coverage M**

We will pay the reasonable expense of necessary medical, surgical, ambulance, hospital, professional nursing and funeral services all incurred within one year from the date of accident, up to the limit of liability, to or for such person named on the Declarations Page, who sustains bodily injury caused by accident, while on insured premises or while elsewhere, if accident arises out of the insured premises or a condition in the ways immediately adjoining, or out of the operations, maintenance, repair or use of teams, tractors, combines, or self-propelled harvesting machines, farm implements, or animals, in connection with the operations of such insured premises and including custom farming operations.

The payment of this medical expense applies only to that amount in excess of $50 per accident for each insured person.
Animal Collision - Coverage N

We will pay for loss by death of any cattle, horse or hybrid thereof, hog, sheep, or goat, owned by an **insured person** caused by collision between such animal and a vehicle not owned or operated by an **insured person** or any employee thereof. This coverage applies only while such animal is on a public road and is not being transported.

The insurance afforded shall be limited to the market value at the time of loss not exceeding the maximum amount shown on the Declarations page per animal.

The coverage afforded shall apply only during the policy period.

**Exclusions**

Under **Farm Employers' Liability - Coverage J**, and **Farm Employees' Medical Payments - Coverage K**, we do not cover:

1. **bodily injury** sustained by any **farm employee** and arising out of the ownership, maintenance, use, loading, unloading or negligent entrustment of aircraft;

2. **bodily injury** sustained by any **farm employee** and arising out of the ownership, maintenance, use, loading, unloading or negligent entrustment of land motor vehicles.

The only exceptions to this exclusion "2" are that exclusion "2" does not apply to **bodily injury** occurring on or off the **insured premises**, and arising out of the ownership, maintenance, use, loading, unloading or negligent entrustment of:

a. land motor vehicles that are not subject to motor vehicle registration, when the **bodily injury** occurs on the **insured premises**.

However, this exception to exclusion "2" does not apply to, and we do not cover, **bodily injury** occurring on or off the **insured premises**, and arising out of the ownership, maintenance, use, loading, unloading or negligent entrustment of:

1. all-terrain vehicles (ATV's),
2. utility vehicles (UTV's),
3. recreational off-road vehicles, or
4. vehicles with less than 4 wheels;

b. crawler and farm type tractors;

c. farm implements; or

d. combines or self-propelled harvesting machines, unless the combine or self-propelled harvesting machine is maintained, used, loaded, unloaded or entrusted, for hire or **custom farming** operations;

3. **bodily injury** sustained by any **farm employee** and arising out of the ownership, maintenance, use, loading, unloading or negligent entrustment of the following while being towed by, connected to or carried on a land motor vehicle other than a crawler or farm type tractor:

a. **trailers**, including, but not limited to, utility, stock, boat, camper or house **trailers**;

b. crawler or farm type tractors; and

c. farm implements;

4. **bodily injury** sustained by any **farm employee** and arising out of the ownership, maintenance, use, loading, unloading or negligent entrustment of watercraft;

5. **bodily injury** to any **farm employee** who is entitled to benefits which are provided or required to be provided under any workers' compensation, non-occupational disability or occupational disease law;

6. **bodily injury** for which any Workers' Compensation Court orders an **insured person** to pay any sum or other benefit awarded.

If a claim is made or suit brought in Workers' Compensation Court against an **insured person** who does not have and is not required to have a policy providing Workers' Compensation benefits covering the **bodily injury**, we will defend the **insured person** against the claim brought in Workers' Compensation Court, at our expense, using lawyers of our choice;

7. **bodily injury**

a. suffered by an employee who is not engaged in the actual performance of his or her duties, as an employee; or

b. suffered by the **insured person's** spouse, son, daughter, or other relative, or a tenant and immediate members of tenant's family while residing on the **insured premises**, unless he or she is a **farm employee** and is listed on the **insured person's** payroll records on the date of injury; or

8. **bodily injury** sustained by any **farm employee** arising out of the inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis.

Under **Farm Employers' Liability - Coverage J**, we do not cover:

1. liability assumed by the **insured person** under any contract or agreement;

2. sickness or disease of any **farm employee** unless, prior to thirty-six months after the end of the policy period, written claim is made or suit is brought against the **insured person** for damages because of sickness or disease or death resulting therefrom; or

3. **bodily injury** or property damage with respect to which any **insured person** under this policy is also an **insured person** under a nuclear energy liability policy issued by the Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriter, or Nuclear Insurance Association of Canada, or would be an **insured person** under any such policy but for its termination upon exhaustion of its limit of liability.

Under **Medical Payments (Named Insured and Family) - Coverage M**, we do not cover:

1. **bodily injury** arising out of the ownership, maintenance, use, loading, unloading or negligent entrustment of motor vehicles subject to motor vehicle registration, all-terrain vehicles (ATV's), utility vehicles (UTV's), recreational off-road vehicles, or vehicles with less than 4 wheels; or

2. **bodily injury** arising out of the inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis.
Personal & Farm 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 H
   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 G, 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 H,
      the limit of liability stated on the Declarations page as
      applicable to "each person" is our limit of liability for
      all medical expenses for bodily injury to any one person
      as the result of any one accident. Subject to the limit for
      "each person", our limit for bodily injury to two or more
      persons in any one accident 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 G 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 claimant 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 and Farm Liability
   The insurance for Personal Liability - Coverage G,
   Medical Payments to Others - Coverage H, Farm
   Employers’ Liability - Coverage J, and Farm
   Employees’ Medical Payments - Coverage K 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.

Mutual Conditions
1. Mutualty 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.

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 on the Declarations Page by a duly
authorized representative of the Oklahoma Farm Bureau
Mutual Insurance Company in Oklahoma City, Oklahoma.