

## KANE COUNTY MUTUAL INSURANCE COMPANY

# IMPORTANT NOTICE

This notice contains a brief synopsis of the significant broadenings, restrictions and clarifications of coverage that were made to your policy and endorsements. It does not reference editorial changes that were made for clarity and readability if there was no change in coverage intent.

You should read your policy and its endorsements carefully. If there is any conflict between the policy terms and this notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Payment of your premium means acceptance of the new terms of the policy.

## PLEASE READ YOUR POLICY CAREFULLY

To Farm-Mate Policyholders:

We are pleased to introduce this Farm Property Policy (RC 41P). Please take a few minutes to review the policy and attached endorsements to determine the exact nature of your insurance protection and to identify any limitations that apply to your personal situation.

Changes to your policy include, but are not limited to the following:

### DEFINITIONS

- Definition 4. Farm implement means machinery or equipment normally used in farming operations and propelled or drawn over land. A farm implement does not include a motor vehicle.
- Definition 5. Fungi means any type or form of fungus.
- Definition 6. Insured clarifies an unmarried and financially dependent relative qualifies as an insured while away at school provided the student is under age 25, qualifies as a full-time student as defined by the school, and lived with you immediately before leaving to attend school.
- Definition 11. Poultry means ducks, geese, or chickens kept by any insured for sale or use and includes any other fowl listed and described in the Declarations.

### PROPERTY COVERAGES

- Articles separately described and insured specifically, regardless of the limit for which they are insured, in this or other insurance.
- Hovercraft and parts. Hovercraft means a self-propelled motorized ground effect vehicle and includes, but is not limited to, flarecraft and air cushion vehicles.
- Property of roomers, boarders, and other tenants, except property of roomers and boarders related to any insured.
- Property rented or held for rental to others by any insured.

### 3. ADDITIONAL LIVING EXPENSE AND LOSS

- a. **Additional Living Expense** was amended to clarify additional living expense incurred when the covered dwelling is not fit to live in is covered up to the lesser of the shortest time required to repair or replace the damage or, if you permanently relocate, to find permanent alternative accommodations; or one year from the date of loss.

- b. **Fair Rental Value** was amended to clarify that part of the insured premises rented to others or held for rental by you is not fit to live in is covered up to the lesser of the shortest time required to repair or replace the damage or, if you permanently relocate, to find permanent alternative accommodations; or one year from the date of loss.

## **ADDITIONAL COVERAGES**

The following Additional Coverages are added:

- Paragraph 4. Construction Of New Building(s) pays up to 10% of the total amount of insurance under this policy applying to all dwellings and farm buildings on the insured premises following a loss to a newly constructed dwelling or farm building including construction materials and supplies
- Paragraph 7. Collapse Coverage For Farm Implements (new coverage). We will pay for direct loss to covered farm implements caused by collapse of a structure or any part of a structure, if the collapse is caused by one or more of the following: A Peril Insured Against in this policy, hidden decay, hidden insect or vermin damage, weight of contents, equipment, animals, or people, weight of rain, snow, ice, or sleet which collects on a roof, or use of defective materials or methods of construction, remodeling, or renovation if the collapse occurs during the course of the construction, remodeling, or renovation.
- Paragraph 8. Unharvested Farm Produce Or Grain. We will pay up to \$2,500 for loss or damage to unharvested farm produce or grain. This coverage applies only to loss caused by the following Peril Insured Against: Fire, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Vandalism, or Malicious Mischief. This coverage applies only if an amount of coverage is shown in the Declarations under: Scheduled Farm Personal Property for farm produce or grain or Unscheduled Farm Personal Property.

Coverage is no longer provided for:

- Paragraph 2. Property Removed no longer pays up to \$250 towing charge to move a covered mobile home that is in damage from a Peril Insured Against.
- Tenant's Improvements.

## **ADDITIONAL PERILS FOR LIVESTOCK**

Coverage is now provided for the following:

- Attack By Dogs Or Wild Animals. We will not pay for such loss if: Death occurs resulting from a disease communicated from the dog or wild animal or caused by dogs or wild animals owned by or in the care of any "insured" or any employee or tenant of any "insured".
- Accidental Shooting. We will not pay for loss if shot by any insured or any employee or tenant of any insured.
- Injury From Loading On Or Unloading from conveyances other than a common carrier.

Under **EXCLUSIONS**, there is no coverage provided for:

- Moving and demolition for any loss to a building in the process of being moved or town down.
- Loss due to illegal drugs, caused by the storage or manufacture of any controlled substances as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812.
- Transporting farm personal property by a common carrier.
- Contamination From Insects, Birds, Rodents, Or Other Animals.
- Fungi, Wet Rot, Dry Rot, Bacteria, or Virus.

Under **CONDITIONS**, the following are added:

- Warranty or Guarantee clarifies this policy is excess insurance if there is a valid warranty or guarantee which applies to a loss or claim, or would have applied in the absence of this policy.
- Lease Or Service Agreement clarifies this policy is excess insured if there is a lease or service agreement providing warranty or repair protection for covered property insured under this policy, this policy will not apply until all obligations have been discharged and exhausted under that lease or service agreement.
- Vacant or Unoccupied clarifies the meaning of vacant and unoccupied and we will not pay for loss while the residence premise is vacant or unoccupied for more than 60 consecutive days immediately before the loss.
- Increase of Hazard clarifies we will not pay for loss if any insured person creates or knows of a condition that increases the chance of loss arising from a Peril We Insure Against.

Under **RIGHTS AND DUTIES – GENERAL POLICY CONDITIONS**, the following are added:

- Automatic termination clarifies if we offer to renew or continue this policy and you do not accept this offer, this policy will automatically terminate at the end of the policy period.

If you have any questions, please contact your agent as we want you to be completely satisfied with your insurance protection and service.