

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

## COMPREHENSIVE FARM MACHINERY COVERAGE UNSCHEDULED

With respect only to coverage provided by this endorsement, "your" policy is amended as indicated.

This endorsement applies to the "farm implements" identified in the Declarations with this form number or described below.

"We" cover Unscheduled Farm Machinery used in the "insured's" farming operation against direct physical loss from sudden and accidental external causes.

"We" do not cover:

- a. Loss to any "farm implement" that occurs as a direct result of the intake of any object below the surface of the ground or any object lying on the surface of the ground. This does not apply to farm tractors, harvesting or forage equipment designed primarily to operate above the surface of the ground.

Special Exclusion for harvesting and foraging equipment:

All losses involving intake of rock(s) or foreign object(s) must be reported to us immediately and before repairs are made. Any loss reported after 30 days of the loss, will not be covered.

**Missouri Policy Exception** (*applicable only to policies issued in the state of Missouri*):

If "you" fail to notify "us" of "your" intent to make additional claim within the 30 day time frame, such failure will not invalidate the claim unless such failure operates to prejudice "our" rights;

- b. Loss or damage sustained because of repairing, adjusting, servicing, maintenance or lack of repairing, adjusting, servicing, or maintenance unless fire or explosion ensues. "We" will cover only to the extent of damage caused by such fire or explosion;
- c. Loss or damage to power or hand tools, chain saws, wood splitters, land moving or logging equipment;
- d. Loss or damage to tires or tubes unless the loss is caused by a Peril Insured Against in the policy to which this endorsement is attached to, or is coincidental with other loss covered by this endorsement;
- e. Loss caused by wear, tear, vibration, dampness of atmosphere, extremes of temperature, expansion, contraction, latent defects, rust, mold, wet or dry rot, contamination, smog, smoke from agricultural smudging or industrial operations, birds, vermin, rodents, reptiles, insects and domestic or wild animals;
- f. Loss caused by mechanical or electrical breakdown;
- g. Loss caused by misappropriation; concealment, conversion, infidelity or any dishonest act on the part of any insured or any other person having an insurable interest in the property or by their employees or agents, or others to whom the property is entrusted;
- h. Loss or damage resulting from lack of proper lubricants, coolants, hydraulic fluids or fuels;
- i. Loss or damage caused by collapse, rupture or denting of any "farm implement" caused by mechanically produced suction or pressure;
- j. Loss that occurs as a result of the loss of use of damaged "farm implement"; or
- k. Loss discovered while performing normal or after season service to any "farm implement".

**The exclusions in your policy are also applicable to coverage under this endorsement.**

**CONDITIONS**

1. Loss Deductible – Loss caused by a Peril Insured Against in the policy will be adjusted using the Policy Deductible.  
Loss resulting from a Covered Cause of Loss insured under this endorsement will be subject to the Endorsement Deductible listed below.

For any one loss, “we” will pay the loss minus the larger of \$1000 or 25% of the adjusted loss, or subject to the endorsement deductible.

Endorsement Deductible \$ \_\_\_\_\_

2. This insurance is excess over any other valid and collectible insurance.

This endorsement may not be modified or changed except by written document or endorsement issued by “us”.

All other terms and conditions of this policy apply.