

FARM SERVICE BUILDING Additional Coverage Endorsement

The Farm Service Building Additional Coverage Endorsement applies to the farm service buildings identified in **your** Declarations with this form number.

In consideration of the premium charged, **we** will cover the specified farm service buildings against risks of accidental direct physical loss except loss excluded below or under the section entitled Exclusions in **your** policy.

ADDITIONAL EXCLUSIONS

We do not cover loss resulting directly or indirectly from:

1. freezing of plumbing, heating or air conditioning systems, automatic fire protective sprinkler systems or domestic appliances, or by discharge, leakage or overflow from the system or appliance caused by freezing while the building is vacant, unoccupied, or being constructed unless **you** take precautions to:
 - a. shut off the water supply and drain the systems and appliances; or
 - b. maintain heat in the building.
2. collapse. However, **we** will cover direct loss to a farm service building involving collapse caused only by one or more of the following:
 - a. a Peril **We** Insure Against in this policy;
 - b. hidden decay;
 - c. hidden insect or vermin damage;
 - d. weight of contents, equipment, animals or people;
 - e. weight of rain, snow, ice or sleet which collects on a roof; or
 - f. use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.
3. 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 domestic animals. If because of any of these, water escapes from a plumbing, heating, air conditioning system, automatic fire protective sprinkler 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.
4. theft in or from a farm service building or other structures under construction or of construction materials or supplies until the building is completed and occupied.
5. continuous or repeated seepage or leakage of water or steam from within a plumbing, heating, air conditioning system, automatic fire protective sprinkler system, or from within a domestic appliance which occurs over a period of weeks, months or years.
6. freezing or thawing to a fence, pavement, patio, swimming pool, foundation, retaining wall, bulkhead, pier, wharf or dock.
7. vandalism or malicious mischief if the farm service building has been vacant or unoccupied for more than 30 consecutive days (60 days in Wisconsin) immediately preceding the loss. A building under construction is not considered vacant.
8. acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
9. faulty, inadequate or defective:
 - a. planning, zoning, development, surveying, siting;
 - b. design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - c. materials used in repair, construction, renovation or remodeling; or
 - d. maintenance;of part or all of any property whether on or off the **insured premises**.
10. weather conditions. However, this exclusion only applies if weather conditions contribute with a cause or event excluded above or under the section entitled Exclusions in **your** policy to produce the loss.

Ensuing loss under Items 1 through 10 is covered, if not otherwise excluded in this policy.

All other provisions of this policy apply.