

## NOTICE TO POLICYHOLDERS (Farmowners and Farm Fire)

This Notice is **not** a part of the insurance policy. This Notice summarizes changes that affect the policy. No coverage is provided by this summary nor does it replace any provision of the policy. You should read the policy and review the “declarations” page(s) for complete information on the coverages you are provided. If there are any discrepancies between the policy and this summary, **THE PROVISIONS OF THE POLICY GOVERN.**

1. The “business” definition has been revised to include any other activity undertaken for money or other compensation except an activity, other than farming, for which no “insured’s” total compensation for the 12 months just before the first day of the policy period was more than \$2,500.
2. A “domestic employee” does not include a person who is furnished to an “insured” as a temporary substitute for a permanent “domestic employee” who is on leave or to meet seasonal or short-term workloads.
3. Semi-trailers are added to the definition of “Non-Farm Vehicles”.
4. With respect to Coverage C - Personal Property, coverage is changed from personal property owned by or in the care of an “insured” to personal property owned by or used by an “insured”.
5. With respect to the loss by theft special “limit” on jewelry, watches, precious and semiprecious stones, gems and furs, if a higher “limit” is shown on the “declarations”, “we” will not pay more than \$1,000 for any one article.
6. The policy clarifies that the special “limit” that applies to theft of silverware and similar property also applies to platinumware.
7. The following applies to personal property coverage:  
The policy does not cover “hovercraft”, other than model hovercraft, and their parts and equipment.  
The policy does not cover property of roomers, boarders, or tenants not related to an “insured”.  
The policy does not cover property rented or held for rental to others, with certain exceptions.
8. Borrowed, Rented, or Leased Equipment under Coverage E – Scheduled Farm Personal Property does not include irrigation equipment, irrigation well pumps, and their motors and control panels.
9. The most “we” will pay for any horse, mule, or head of cattle under one year of age covered under Coverage E is limited to \$1,000 per head.
10. With respect to Coverage E – Scheduled Farm Personal Property and Coverage F – Unscheduled Farm Personal Property, grain in sacks or bags in the open are covered only for the perils of fire or lightning.
11. The policy contains the following changes to debris removal coverage:
  - a. Coverage is provided for the removal of volcanic ash, dust, or particulate matter that causes direct physical loss to a covered building or to covered property contained in a building.
  - b. The following applies with respect to removal of fallen trees:
    - 1) The fallen tree must damage property covered under Coverage A or Coverage C or;
    - 2) The fallen tree must obstruct a ramp or other fixture designed to make the “residence” on the “insured premises” accessible to a handicapped person.
    - 3) Coverage for the removal of “your” fallen trees is limited to trees felled by windstorm or hail or, if BROAD or SPECIAL coverage is shown on the “declarations”, the weight of ice, snow, or sleet.
12. Loss that results from the use of a credit card, fund transfer card, or access device by a resident of “your” household is not covered.
13. The “limit” that applies to loss to trees, plants, shrubs, or lawns on the described location is expressed as a percentage of the Coverage A “limit”, rather than the Coverage C “limit”.
14. If BASIC Coverage is shown on the “declarations”, the most “we” pay for Glass Or Safety Glazing Material is \$100.
15. If BROAD or SPECIAL coverage is shown on the “declarations”, the policy covers loss involving collapse caused by insect or “vermin” damage or decay if no insured could reasonably be expected to suspect the presence of the damage or decay prior to the collapse.
16. Loss caused by theft from a part of the “insured premises” that is rented to a person who is not an “insured” is not covered.
17. If BROAD or SPECIAL coverage is shown on the “declarations”, loss caused by the sudden and accidental tearing apart, cracking, burning, or bulging is limited to a steam or hot water heating system, an air conditioning, or automatic fire protective sprinkling system, or a water heater.
18. If BROAD or SPECIAL coverage is shown on the “declarations”, the policy excludes coverage for loss caused by continuous or repeated discharge, seepage or leakage of liquid, or the presence or condensation of humidity, moisture, or vapor, unless no insured knew or could reasonably be expected to suspect it.
19. If BROAD or SPECIAL coverage is shown on the “declarations”, for coverage to apply for loss caused by freezing, “you” must take reasonable care to maintain the heat in the building or completely empty all systems, heaters, and appliances, unless the building is protected by an automatic fire protective sprinkling system, in which case, “you” must maintain the heat and continue the water supply.
20. With respect to covered property, the policy does not cover damage caused by artificially generated electrical currents to circuitry that is a part of any type of an electronic apparatus, including but not limited to appliances, fixtures, computers, and home entertainment units.
21. The policy does not cover loss caused by pressure from, or the presence of roots of trees, plants, shrubs, or other vegetation.

22. Loss, cost, or "expense" caused by bacteria, "fungi" (which includes mold), wet rot, or dry rot is not covered unless it is a direct result of a peril insured against.
23. The deductible applies to the incidental property coverages of emergency removal or grave markers.
24. Coverage provided by the policy is excess over any amounts payable under a home warranty, a service or maintenance plan or agreement.
25. When a covered loss, cost, or "expense" is also covered by a government fund, "we" pay only our share of the loss, cost or "expense".
26. The policy specifies that all volcanic eruption occurring within a 72-hour period constitutes a single "occurrence".
27. If form CF-660 is shown on the "declarations", "we" do not pay for the death of "livestock" caused by "you" or "your" employee(s) failing to maintain the power outage alarm system or the standby electrical generating equipment which is present at the time form CF-660 is effective.
28. If your policy covers a rental premises, either as an owner or as a tenant, endorsement FP-2096 is attached to your policy. FP-2096 reinforces that property damage coverage or coverage for loss of rents, income, use, or extra expense do not apply to loss or damage to the insured premises caused by or resulting from smoke, vapor, gas or any substance released in the course of production or processing of any controlled substance performed at the insured premises described in the declarations, nor will that loss or damage be considered vandalism. Loss or damage by fire or explosion that results from the release of a by-product of the production or processing operation is not excluded.

Please review the policy carefully and contact your agent if you have any questions.