

## AGRI-PAK MANUAL

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**AP-93 AGRI-PAK Policy**

**Endorsements**

AP-1	Watercraft Liability	AP-21	Amendatory Endorsements
AP-3	Business Pursuits	AP-22	Recreational Vehicle off Premises Liability
AP-4	Additional Residence Premise Liability	AP-23	Designed Premise Liability
AP-7	Medical Payments – Persons Named	AP-24	Liquor Liability
AP-10	Earthquake or Volcanic Eruption	BFM-011	Special Protection Coverages
AP-14	Theft of Materials during Construction	BFM-145	Mobile Home Endorsements
AP-19	Personal Injury		

### **AGRI-PAK OVERVIEW**

This policy has the capability of insuring farm property (real and personal) against physical damage perils. Also farm comprehensive personal liability protection for the farming operation and personal liability protection. This policy is designed to allow for the insured to have complete protection for the entire farm operation or choose only those coverages desired. All property written under the Agri-Pak policy should be insured for values as stated in the dwelling and outbuilding classification pages. Several deductible options are available. This policy is divided into seven sections, some with several divisions. **There is only coverage for items listed on the declarations page, subject to the indicated amounts of insurance.**

### **DEFENITION OF FARM PROPERTY**

Farm property is defined as dwellings, barns, granaries, outbuildings, and other structures used in connection therewith, their contents, livestock, harvested hay and grain, farm implements and machinery; situated on land used for grain, livestock, dairy, poultry or other farming purposes wherever located.

### **ELEGIBLE RISKS**

An Agri-Pak may be written on the following property to cover the interest of:

1. The owner;
2. The tenant operator; or
3. Partnerships, Corporations and Trusts.

A one-to-two family dwelling used for private residential purposes.

A mobile home used for private residential purposes that is not self-propelled and is permanently situated at a fixed location.

Farm buildings used for farming purposes or other permitted incidental occupancies.

Personal property located in a one-to-two family dwelling, apartment, related private structure or storage building.

Farm personal property.

### **INCIDENTAL PERMITTED OCCUPANCY**

A dwelling must be used for private residential purposes and incidental permitted occupancy cannot exceed 33% of total dwelling area. Other buildings on the insured premises may include permitted incidental occupancies. These permitted occupancies must be operated by the insured or an occupant of the insured premises.

### **INELIGIBLE RISKS**

An Agri-Pak policy may not be issued to cover:

Property constructed for business purposes other than farming or a permitted incidental business.

Commercial feed lots.

Truck farms or orchards.

Horse breeding farms or farms raising race horses.

Farms with boarding or training of horses not owned by the insured.

Self-propelled mobile homes and mobile homes not permanently situated and properly tied down at a fixed location.

Vacant or unoccupied property without supporting coverage or prior approval of the home office.

Farm buildings and farm personal property without supporting coverage without prior approval of the home office.

Farms with hunting reserves or equipment used in their operation.

Trap, skeet, or target ranges and sporting clay courses or equipment used in their operation.

Farms supporting animals other than livestock such as a dog kennels, ostrich farms and other exotic animals without prior company approval.

### **SINGLE BUILDING DEFINITION**

All buildings or sections of buildings which communicate through unprotected openings shall be considered as a single building.

### **CONSTRUCTION DEFINITION**

#### **FRAME-**

Exterior walls of wood or other combustible construction, including wood/iron clad, stucco on wood or plaster on combustible supports.

#### **MASONRY-**

Exterior walls of brick, concrete, concrete block adobe, tile, other masonry materials, or non-combustible materials on non-combustible supports.

#### **MASONRY VENEER-**

A dwelling with walls of combustible construction veneered with masonry materials. Masonry rates apply.

#### **MIXED**

(Masonry/Frame) A combination of both frame and masonry construction shall be classed as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class as masonry.

#### **ALUMINUM, VINYL OR ASBESTOS-**

Policy carries restrictions for appearance damage, replacement and removal.

#### **MODULAR-structure must conform with the following:**

- a. Built to conform with B.O.C.A., F.H.A., V.A. and local codes.
- b. 2" x 8" or larger floor joists on 16" center.
- c. 2" x 4" interior wall studs on 16" center.
- d. 2" x 6" ceiling joists and rafters on 16" center.
- e. Wall construction consists of exterior siding, sheathing, studs, insulation between studs, and interior finish of dry wall or plaster.
- f. Floors consisting of floor joists, sub-floor usually two layers, and finished floor or rough finish for carpet.
- g. Pitched composition roof, minimum of 3/12 pitch.
- h. Metal siding is permissible if it is steel.
- i. Must be at least 24 feet wide on a continuous masonry foundation. (This does not mean a slab with piers.)

**MOBILE HOME-**

A structure, transportable in one or more sections, which may not be less than 10 feet wide and 40 feet long and is designed for year around living. A mobile home is built on a steel frame with wheels attached. The wheels or running gear may or may not remain when placed on a permanent foundation. Following are some normal construction characteristics of a mobile home or a double wide mobile home:

- a. 8" steel I-beam below the floor structure.
- b. 2" x 4" or 2" x 6" floor joists.
- c. 2" x 2" or 2" x 4" flat interior walls studs.
- d. Thin metal outer skin, usually no sheathing.
- e. Roof with unconventional roof slope.
- f. Mechanical system in small places and often vented through combustible material.

**PRODUCT DESCRIPTION**

This is a general description of the coverage provided by the policy. The policy and endorsements state the complete conditions.

The Agri-Pak policy is divided into seven sections covering the property and liability described on the declaration page, according to the peril code and amounts indicated. It is designed to cover all aspects of farm property from owner occupied to tenant occupied dwellings, their scheduled and unscheduled personal property, related outbuildings, farm personal property and liability.

**SECTION 1**

**Coverage A-Dwelling**

Covers dwellings and mobile homes described on the declaration page including materials on or adjacent to an insured location for the construction, alteration or repair of such dwelling or mobile home. Outdoor radio and television antenna, satellite discs, wind generators, their lead-in wiring, accessories, masts and towers are not covered under Section 1, Coverage A.

**Coverage B-Unscheduled Personal Property (Household Goods)**

Covers personal property (household goods) owned or used by any insured while it is anywhere in the world.

Special Limits of Liability These limits do not increase Coverage B. The special limits for each category is the total limit for each loss for all property in that category.

- a. \$200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins, medals, or stamps and numismatic property.
- b. \$1,000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, and tickets.

- c. \$1,000 on watercraft, including trailers, furnishings, equipment, and motors. We do not cover loss by windstorm or hail to this property unless it is inside a fully enclosed building.
- d. \$1,000 on trailers, camping trailers, dismantled campers, or pickup toppers not otherwise covered.
- e. \$1,000 on grave markers.
- f. \$1,500 on jewelry, watches, furs, precious and semi-precious stones.
- g. \$2,500 on silverware, silver-plated ware, goldware, gold-plated ware, and pewterware. This includes flatware, hollowware, tea sets, trays, and trophies made of or including silver, gold, or pewter.
- h. \$2,000 on guns and their accessories.
- i. \$500 for loss or damage to outdoor radio and television antennas or satellite discs, including their lead-in wiring, accessories, masts, and towers, which are owned by you and at your residence location. If Coverage B-Unscheduled Personal Property is not listed on the declarations page, this extension of coverage does not apply.
- j. personal property used at any time or in any manner for any business, other than farming, up to the amounts shown below:
  - 1. \$2,500 while on the residence location.
  - 2. \$250 while away from the residence location.
- k. \$2,500 on electronic data processing equipment, the recording or storage media used with such equipment, and data stored on such media (this includes programs).
- l. \$250 on tools.

If an additional limit of liability is stated on the declaration page for Special Limit Liability (a-l), then that amount is excess over the amount stated in each item and this increased limit does not increase the Coverage B –Unscheduled Personal Property limit.

Some items that are not covered under Coverage B include: animals, birds, fish; motor vehicles, parts, and equipment; motorized bicycles, parts and equipment; recreational motor vehicles, including golf carts, parts, and equipment; aircraft, parts and equipment; watercraft, parts and equipment; property of roomers, boarders, and other tenants or lessors not related to an insured; articles specifically insured by this or any other insurance; farm personal property commonly used in connection with a farming operation; electronic devices, accessories, or antennas that may be operated from the electrical system of a motor vehicle, farm equipment, recreational motor vehicle, motorized bicycle, or watercraft while in or on vehicle or machine (including films, tapes, wires, discs, records or other media for use with such devices); portable phones, radar detectors, their accessories and antennas while in or on a motor vehicle, farm equipment, recreational motor vehicle, or motorized bicycle.

#### Coverage C-Additional Living Expense or Rental Value

This provides coverage after a loss by an insured peril for additional living expenses the insured may incur while carrying on the normal activities of the household. It provides coverage for loss of fair rental value if a portion of the dwelling is rented out, when loss or damage caused by an insured peril renders the dwelling uninhabitable. Higher limits are available for additional premium. Rental Value must be purchased from first dollar if desired.

**SECTION 2-SCHEDULED PERSONAL PROPERTY**

This provides “inland marine” or “special” type coverage to specific scheduled personal property with optional deductibles. The minimum coverage amount is the full actual cash value of the described item or category.

The following are some items available for this coverage (see also page 23):

Cov A--Fine Arts	Cov I—Guns & Equipment
Cov B--Golf Equipment	Cov J--Recreational Vehicles
Cov C--Musical Instruments*	Cov K--Computers
Cov D--Silverware	Cov L--Portable Tools*
Cov E--Stamps, Cards, Coin Collections	Cov M—Watercraft & Equipment
Cov F--Furs	Cov N--Miscellaneous Scheduled Personal Property
Cov G--Photographic Equipment*	
Cov H--Jewelry	* Business Rates Available

Additional conditions, limitations, and coverages may apply as stated on the attached forms and/or on the declarations page.

**SECTION 3 – SCHEDULED FARM PERSONAL PROPERTY**

This provides coverage for farm personal property, specifically listed, owned by, or leased by an insured.

**Coverage A – Grain not Stored in Structures**

This provides coverage for cut grain in the open (not stored in a structure), on an insured location and insured for peril 14 (fire/lightning only). Full ACV coverage is required.

**Coverage B – Grain Stored in Structures**

This provides coverage for all grain stored in all of the structures on an insured location. Full ACV coverage is required.

**Coverage C – Grain Stored in a Specific Structures**

This provides coverage for all grain stored in a specific structure on an insured location. Full ACV coverage is required.

**Coverage D – Hay in the Open**

This provides coverage for hay, straw, fodder, or silage in the open (not in a structure) on an insured location and only for Peril 14 (fire/lightning only). Full ACV is required. The maximum amount we will pay is \$10,000 per haystack unless a different amount is shown on the declaration page (by home office approval). A haystack means hay that is in the open and in one area separated by a clear space of 150 feet or more from any other hay.



Coverage E-Hay stored in Structures

This provides coverage for all hay stored in all of the structures on an insured location. Full ACV is required.

Coverage F-Hay in a Specific Structures

This provides coverage for hay that is stored in a specific structure on an insured location.

Coverage G-Miscellaneous Farm Personal Property

This provides coverage for miscellaneous farm personal property defined as machinery, vehicles, implements, tools, supplies and equipment of all kinds (unless excluded) usual and incidental to the operation of a farm and therefore would not be considered household goods. Coverage is for not more than the ACV of the property at the time of loss and the limit is \$1,000 on any one item of the same kind or character. Coverage applies while on or away from the insured location, but not more than 100 miles beyond the boundary of an insured location.

This section does not extend to loss to any of the following: farm products, property that is separately described and specifically insured in whole or in part by this or any other insurance; permanent fixtures attached to or within a building or dwelling; fences; windmills, wind chargers, and their towers; radio and television towers and antennas; motor vehicles, house trailers; watercraft; aircraft; tractors; combines; corn pickers; hay balers; forage harvesters; potato diggers; sawmill equipment; or other implements that could be insured specifically.

Coverage H-Scheduled Farm Equipment

This provides coverage for farm equipment specifically described as to “year”, “make”, and “model”.

We cover farm equipment acquired as a replacement for any farm equipment specifically described and covered under this section. The amount of coverage provided will not be more than the ACV or the amount shown for the item that was replaced in this section.

We also cover newly acquired farm equipment provided the insured notifies us within 30 days of the acquisition and pay the necessary additional premium and provided that no other insurance applies. Our total limit of liability for all newly acquired farm equipment is \$50,000 and is limited to the broadest coverage of any other farm equipment currently covered under this section.

Coverage applies while on or away from an insured location, but for not more than 100 miles beyond the boundary of an insured location.

Coverage J-Livestock

Livestock is defined as cattle, horses, mules, donkeys, swine, sheep, or goats (company approval needed for swine, sheep, or goats). Coverage applies on or away from an insured location, but only for a maximum of 30 days if the livestock is located more than 100 miles from the boundary of an insured location. There is no coverage in public stockyards, public sale barns, or public sale yards. We will not pay more than the smallest amount for any one animal:

1. The average value per head;
2. The market value at the time of loss;
3. The amount of insurance stated on the declarations page.

Coverage K-Borrowed, Rented or Leased Farm Equipment

This provides coverage for borrowed, rented, or leased farm equipment used in the farming operation in which the insured has no interest as owner or lienholder, but which is in their care, custody, or control. This coverage is excess over any other valid or collectible insurance.

**SECTION 4 – SPECIAL COVERAGES**

This coverage may be purchased as a Package of Special Coverages-Coverage I (J - Q) or as individual coverages. For additional premium, any amount of coverage in the package of special coverages may be increased. If coverages J - P are purchased individually, the limit of liability is as stated on the declaration.

Coverage I-Package of Special Coverages

This provides coverage for Coverage J through Coverage Q.

Coverage J-Trees, Shrubs Plants & Lawn

This provides up to \$1,500 coverage for trees, shrubs, plants, and lawns, located within 250 feet of a dwelling covered under this policy, except those grown for business or farming purposes, but only if the loss is caused by fire, lightning, explosion, riot, civil commotion, aircraft, vehicles not operated by a residence of the insured location, vandalism, malicious mischief, or theft. We will not pay more than \$500 on any one tree, plant, or shrub including expenses for removing debris. The policy deductible applies.

Coverage K-Debris Removal

This provides coverage for reasonable expenses incurred by you, not to exceed \$1,500, for debris removal of property covered under this policy provided coverage is afforded for the cause of loss. (This coverage does not apply to Section 4-Coverage J.) No deductible applies.

Coverage L-Refrigerated Products

This provides coverage not to exceed \$500 to contents of a freezer or refrigerated unit on the insured location for interruption of electrical service or breakdown of the refrigeration unit. The contents must be owned by the insured. No deductible applies.

Coverage M-Credit Card & Forgery

This provides coverage not to exceed \$1,000 for legal obligation of an insured to pay because of the theft or unauthorized use of any credit card issued in the insured's name. No deductible applies.

Coverage N-Private Power & Light Poles

This provides up to \$1,500 coverage for loss of private power and light poles which belong to the insured and are on the insured location. Coverage is provided for Perils 2-10 & 19. No deductible applies.

Coverage O-New Construction

This provides up to \$5,000 for loss to new, permanent farm buildings on the insured location. This coverage applies for only 30 days from the time construction began. Coverage is for Perils 2-10. No coverage is provided for theft of materials or tools. The policy deductible applies.

Coverage P-Operations Records

This provides coverage for reasonable expenses up to \$1,000 to research and obtain data necessary to replace or restore farm operations records. This coverage applies if records were damaged by Perils 2-10 & 19. No deductible applies.

Coverage Q-Farm Equipment Glass

If Section 4, Coverage I, Package of Special Coverages, is shown on the declaration page, we will pay up to \$250 per cab for breakage of glass which is a part of farm equipment insured under this policy. No deductible applies.

If Section 4, Coverage Q, Farm Equipment Glass, is shown on the declarations page, we will pay the amount of actual damage for breakage of glass to that farm equipment listed on the declaration page. No deductible applies.

**SECTION 5-Coverage R-Outbuildings**

This section provides coverage for outbuildings on an insured location, including all materials on or adjoining the insured location to be used in the construction or repair of the building. A description, dimensions, and photo of each outbuilding, bin, or silo to be covered is required. **No coverage for any outbuilding or other structure is provided unless it is listed under Section 5 on the declaration page.**

**SECTION 6-Coverage S-Blanket Farm Personal Property**

This provides coverage to all farm personal property while on or away from the insured location, but not more than 100 miles from the border of an insured location. Coverage is extended for 30 days for farm personal property which is temporarily beyond the 100 mile limit. The minimum coverage amount is \$25,000 and coverage must be written for full actual cash value. It is necessary to submit a complete inventory with new business and major changes of farm personal property. This property is subject to an 80% coinsurance clause. Certain limitation apply on grain, hay, and other excluded property as outlined in the scheduled farm personal property section. Refer to the AP-93 policy form for a list of ineligible property and limits of liability.

**SECTION 7**

Coverage T-Liability

Provides coverage for damages resulting from bodily injury or property damage caused by an occurrence, if the insured is legally obligated.

Coverage U-Medical Payments to Others

Provides coverage for necessary medical expenses which are incurred within one year from the date of an occurrence causing bodily injury to a person on an insured location with insured's permission. Coverage is provided off the insured location for bodily injury if caused by activities of insured, activities of any farm or residence employee, or by an animal owned by or in the care of an insured.

Coverage V-Farm Employee

Coverage T & U is provided for farm employees of the insured for bodily injury and property damage arising out of or in the course of that employment for a total of 60 work days. If more than 60 work days is specified on the declaration page than that number of days shall apply. A work day is any calendar day or portion thereof that a farm employee is used. The use of more than one employee in any one day shall constitute a work day for each employee used.

Coverage W-Animal Collision

This provides coverage for death of livestock not otherwise covered by the policy when the death occurs on a public road and is caused by a collision between the animal and a vehicle not owned or operated by an insured or employee of an insured. This coverage does not apply while the animal is being transported. Any loss must be reported to us within 72 hours after the it occurs in order for coverage to apply. The amount we pay will be shown on the declarations page but will not exceed the actual cash value of the animal at the time of loss.

Damage to Property of Others

This coverage provides up to \$500 in property damage payment in the absence of any legal obligation to pay for property damaged or destroyed by an insured.

Additional Interests

The following interest may be included with an additional premium charge. Coverage is restricted to the ownership, maintenance, or use of the specific premises in which there is an insurable interest:

- a. co-owner (provided they are not involved in farm operations and do not reside on a farm premises);
- b. trustees;
- c. executors;
- d. fiduciaries;
- e. farm managers; or
- f. corporations which own or lease the premises provided the corporation is financially controlled by the named insured, or by the named insured together with other individuals included within the policy definitions of insured.

A tenant or lessee shall not be included as an additional insured on a policy covering the owner or lessor.

Extension of Coverage-Section 7

In addition to the liability coverages above, the Company will:

1. defend any suit against an insured until policy limits are exhausted;
2. pay all premiums on appeal bonds or bonds to release attachments;
3. provide coverage for first aid expenses incurred by the insured at the time of an accident;
4. pay all expenses incurred by the Company in suits defended by the company; or
5. reimburse an insured for all reasonable expenses including loss earnings (limited to \$50 per day) incurred at the Company's request.

Exclusions-Section 7

See the exclusions section of the AP-93 policy form for items excluded under Liability and Medical Payments

**PERILS INSURED AGAINST**

A combination of different perils form the Peril Codes that are shown on the declaration page. The following are the Peril Codes and the peril numbers that are included (see the AP-93 form for more detail):

Peril Code 01- Special Coverage	Perils 1 & 28
Peril Code 02- Additional Perils (Theft Incl)	Perils 2-19 & 28
Peril Code 07- Fire, E.C., V.&M.M.	Perils 2-10 & 28
Peril Code 08- Additional Perils (Theft Excl)	Perils 2-18 & 28
Peril Code 09- Additional Perils (FPP)	Perils 2-10 & 19-28
Peril Code 10- Fire & E.C.	Perils 2-9 & 28
Peril Code 11- Additional Perils (FPP)	Perils 2-10 & 19-21 & 26-28
Peril Code 14- Fire	Perils 2, 3 & 28
Peril Code 15- Fire, E.C., V.&M.M., & Theft	Perils 2-10, 19 & 28

The following is a description of what is covered under:

**FIRE** Fire, Lightning, Removal

**E.C.** Extended Coverage-Wind, hail, riot, civil commotion, explosion, aircraft, vehicles, and smoke

**V&M.M.** Vandalism and Malicious Mischief

**Additional Perils (02 & 08)**

Fire, E.C., V.&M.M., Theft (02) (No Theft (08)) falling objects, weight of ice or snow, collapse of buildings, sudden and accidental tearing apart of steam or hot water heating system, accidental discharge or overflow of plumbing, sudden and accidental damage from electrical currents.

**Additional Perils-09 (Livestock)**

Fire, E.C., V.&M.M., theft, overturn, collision, attack by wild animals, electrocution, drowning, accidental shooting, flood to livestock, collapse, cargo loss.

**Additional Perils-11 (Farm Machinery)**

Fire, E.C., V.&M.M., theft, overturn, collision, flood to machinery, collapse, cargo loss.

Perils 27 (Collapse of a building on farm personal property) & 28 (Cargo loss) apply only to Farm Personal Property.

See the AP-93 policy form for a description of each peril.

**Losses Excluded-Sections 1 through 6**

See the Losses Excluded Section 1 through 6 of the AP-93 policy form for items that are not covered.

## **Loss Settlement**

In case of loss, there are two loss settlement options available

### **A. Loss Settlement Clause 1**

#### **Section 1, Coverage A-Dwelling**

Loss Settlement Clause 1 applies to the dwelling and provides replacement cost coverage on the dwelling up to the amount of insurance if the dwelling is insured to 80% of replacement cost.

#### **Section 1, Coverage B-Unscheduled Personal Property**

Loss Settlement Clause 1 is available for Unscheduled Personal Property (Household Goods). When indicated on the declaration page it provides replacement cost for household goods up to the limits of the policy. The replacement cost provision provides replacement cost for carpets, awnings, and domestic appliances subject to certain policy condition.

The replacement cost provision does not apply and Loss Settlement Clause 3 (ACV) shall apply to antiques, fine arts, paintings, statuary, and other similar articles which by their nature, cannot be replaced with new articles; also articles whose age or history contributes substantially to their value including but not limited to memorabilia, souvenirs, and collectors items; property the age or condition of which has rendered it obsolete or unusable for the purpose for which it was originally intended.

### **B. Loss settlement Clause 3 (ACV)**

Actual Cash Value (ACV) is replacement cost minus depreciation.

## **Aluminum, Vinyl, or Steel Siding or Roof Endorsement for Mobile Homes (BFM-145)**

This endorsement limits loss caused by the peril of Windstorm or Hail to \$.60 per square foot for appearance damage and if replacement of the siding or roofing is required, the limit is \$1.75 per square foot.

## **Asbestos Material Restrictions**

We will pay a total of \$1.50 per square foot for material and labor for the repair, removal, disposal, and replacement of asbestos with material of like kind and quality. This restriction applies to roofing, flooring, siding, or any asbestos material.

## **Vacancy / Unoccupancy Clause**

When a dwelling, mobile home, or building insured under this policy has been vacant or unoccupied for a period of 90 days (unless specified differently on the declaration page), our limit of liability and the amount of any loss is reduced 50 percent on the dwelling, mobile home, or building and/or unscheduled personal property thereof unless an additional premium has been paid. Outbuildings which are in a seasonal state of vacancy or unoccupancy due to normal practices of farming operations are not considered vacant or unoccupied as defined in the policy, and therefore, our liability is not reduced under the provisions of this clause.

## **Fire Department Service**

Coverage under the policy includes up to \$250 for your liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect covered property from a peril insured against. If a different amount is specified on the declarations page then that amount will apply. No deductible shall apply to the Fire Department Service coverage.

**Special Protection Coverages - BFM-011 (5-93)**

Coverage is for sewer back-up, personal property away from premises extension, civil authority coverage, removal of trees and shrubs, lock replacement, assisted investigation coverage and extension of damage to personal property of others.

Coverage applies only to owner occupied dwelling package or tenant contents package policies covered by Peril Codes 01, 02, and 15. This special protection coverage is not available to policies that are mobile home package policies, mobile home policies, or policies that have contents in a mobile home. Liability must also be purchased.

See rate page 22 for rates. See endorsement BFM-011 for detailed coverages.

**POLICY WRITING**

**Minimum Premium**

A minimum annual premium of \$35 shall be charged for each policy.

The \$35 minimum premium may include all chargeable endorsements or coverages if written at inception of the policy. When such endorsements or coverages are attached after inception of the policy, the charge for each applies in accordance with the minimum premium rule, if any, for the endorsement.

The minimum premium for all short term policies is \$20.00.

The minimum premium on all Scheduled Personal Property coverage is \$25.00.

Additional premiums for policy changes occurring during the current policy term shall be computed pro rata of the annual premium. Whenever an endorsement providing additional coverage is attached requiring an additional charge, such charge shall not be less than \$6.00. All return premium due the insured will be granted.

**Cancellation**

All cancellations will be handled by the company on pro rata basis subject to the following conditions:

An insured may cancel this policy at any time by returning it to us or by notifying us in writing and in advance of the date cancellation will be effective.

We may cancel this policy, or one or more of its parts, by mailing the insured written notice at the last known mailing address. Proof of mailing shall be sufficient proof of notice. The notice will state the reason for cancellation and this notice must be given:

1. not less than 10 days before the cancellation is to take effect when the cancellation is for non-payment of premium;
2. not less than 30 days before the cancellation is to take effect when the reason for cancellation is not non-payment of premium;

If the policy has been in force 90 days or more, the reasons for cancellation are restricted. See page 16 of the AP-93 policy form for more information.

**Non-Renewal**

We may non-renew for any reason in accordance with this policy provisions by giving 30 days notification.

MANUAL PREMIUM REVISION

Any revision of premiums or forms shall be made in accordance with following procedures:

The effective date of such revision shall be announced and shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.

Unless otherwise provided at the time the revision becomes effective, it will not affect in-force policy forms and endorsements until the policy is renewed.

WHOLE DOLLAR PREMIUM RULE

All premiums shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the nearest higher dollar.

OTHER INSURANCE

Credit for existing insurance is not permitted.

POLICY PERIOD

Policies are written for a period of one year with automatic renewal by the Company unless otherwise instructed by the Agent or the Insured. Premiums will be based on the forms and endorsements then in effect for the Company.

TRANSFER OR ASSIGNMENT

Subject to all the rules of this manual and any necessary adjustment of premium, the policy may be endorsed to effect:

Transfer to another location within the same state.

Assignment from one insured to another in the event of transfer of title of the dwelling. Company approval is required.

INTERPOLATION

Premiums are shown for amounts of \$2,000 to \$100,000.

The premium for amounts of insurance in excess of \$100,000 is determined by multiplying the rate shown for each additional \$1,000 shown at the bottom of the rate section.

The premium for amounts of insurance not displayed in the premium table is obtained by interpolation.

Interpolation example:

Amount of insurance desired	\$52,000	
Published amounts	\$55,000	\$220
	<u>\$50,000</u>	<u>\$200</u>
Coverage and premium difference	\$5,000	\$20
\$20 divided by 5 = \$4.00 per \$1,000		
\$4 X \$2,000 = \$8.00		
Premium for \$50,000		\$200
Add premium for Additional \$2,000		\$8
Premium for amount of insurance of \$52,000		\$208



PUBLIC FIRE PROTECTION

Credits apply for dwelling and unscheduled personal property only. The dwelling must be located within 5 road miles from a certified Fire Department that is listed in the Public Protection Classification pages published by ISO. Adjustments will only be made on the effective date or anniversary date of a renewal.

CALCULATION OF PREMIUM – SECTION 1

All premiums and rating are based on \$250 deductible unless otherwise stated.

Determine the BASE PREMIUM as follows:

1. The base policy premium of Coverage A plus any additional Coverage B premium (if masonry, apply proper credit factor).
2. Apply the appropriate Fire Protection Classification credit
3. Apply the deductible factor. All published rates are \$250 deductible. All other deductible amounts are calculated from the published \$250 rate as follows:

\$500	= published rate	X	.90
\$1,000	= published rate	X	.80
\$1,500	= published rate	X	.75
\$2,500	= published rate	X	.70
\$5,000	= published rate	X	.60

After doing 1, 2 & 3, you now have the BASE PREMIUM. Any additional credit or charges are calculated from this BASE PREMIUM.

GENERAL RULES

General rules for Coverage A and Coverage B

- Applications must be complete with all questions answered.
- Photos and dimensions are required for all insured dwellings and outbuildings.
- Age of dwelling and age of roof are required.
- Replacement cost work sheet must be completed.
- Dwelling must be fully occupied. Vacant or unoccupied dwellings must have Company permission and supporting coverage. If dwelling becomes unoccupied and the vacancy charge has not been paid, the vacancy clause will apply. See Vacancy/Unoccupancy Clause.
- Dwellings with solid fuel heating devices require a questionnaire to be completed with photos of the inside and outside installation and are subject to Company approval. Solid fuel heating devices may not be the sole source of heat without prior Company permission. The heating device must be UL approved.
- Solar systems, decks, and other additions are considered part of the dwelling and should be considered in the dwelling value.
- Modular homes must be less than 15 years of age and meet all of the qualifications stated under building construction (Construction Definitions) to qualify for rates other than Mobile Home rates.
- Exceptions to underwriting requirements for classification must be submitted and approved by the Company.

**DEDUCTIBLES**

The deductible, as stated on the declarations page, shall apply whenever the loss exceeds the deductible. The loss from each occurrence shall be adjusted separately and the loss on each location shall be adjusted separately.

The deductible shall not apply to any loss covered under Section 7 of this policy except Named Insured Medical Payments (AP-7) which has a \$250 deductible.

The deductible shall not apply to Additional Living Expense, Fire Department Service Charge, and Section 4, Coverages K, L, M, N, P, and Q.

The rates are based on \$250 deductible. The following deductibles are available with the appropriate factor applied:

**\$500 required minimum**

<b><u>DEDUCTIBLE OPTIONS</u></b>	<b><u>FACTOR</u></b>
\$500	.90
\$1,000	.80
\$1,500	.75
\$2,500	.70
\$5,000	.60

**WINDSTORM OR HAIL DEDUCTIBLE****\$1000 Required Minimum**

When this deductible is selected, it will apply to only the perils of windstorm or hail and apply to Section 1A and Section 5R coverage. The loss from each occurrence shall be adjusted separately and the loss from each location shall be adjusted separately. To develop the premium for this option, first multiply the premium by the factor listed above for the policy deductible. Then multiply the resulting premium by the factor listed below for the deductible combination selected.

\$500 policy/\$1,000 windstorm or hail deductible	.90
\$500 policy/\$1,500 windstorm or hail deductible	.87
\$500 policy/\$2,000 windstorm or hail deductible	.84
\$500 policy/\$2,500 windstorm or hail deductible	.83
\$500 policy/\$5,000 windstorm or hail deductible	.80

\$1,000 policy/\$1,500 windstorm or hail deductible	.94
\$1,000 policy/\$2,000 windstorm or hail deductible	.90
\$1,000 policy/\$2,500 windstorm or hail deductible	.89
\$1,000 policy/\$5,000 windstorm or hail deductible	.84

\$1,500 policy/\$2,000 windstorm or hail deductible	.94
\$1,500 policy/\$2,500 windstorm or hail deductible	.935
\$1,500 policy/\$5,000 windstorm or hail deductible	.86

\$2,500 policy/\$5,000 windstorm or hail deductible	.90
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To receive the windstorm or hail deductible credit, the windstorm or hail deductible amount must be larger than the policy deductible amount. Only one windstorm or hail deductible may be selected per policy.

**PUBLIC PROTECTION CLASSIFICATION**

An approved fire department is one which has been so classified by Insurance Services Office (ISO). The Public Fire Protection classification of a fire department can be found in ISO publications.

NOTE: Public Fire Protection classifications and rules are determined by ISO. The below Fire Protection classification credits are applicable to dwelling and unscheduled personal property (HHG) only.

Adjustments will only be made on the effective date or anniversary date of a renewal.

In order for Fire Protection credits to be given, the following is needed: a) the name of the fire district which serves the risk; b) how many road miles the risk is from the fire station; and c) the number of feet the risk is from a fire hydrant (if any).

<b><u>ISO PROTECTION CLASS</u></b>	<b><u>MUTIPLY CLASS 10 RATES BY:</u></b>
9	.95
8	.90
1-7	.81

**BUILDING CLASSIFICATIONS**

Before arriving at the premiums for property to be insured, it is necessary for the individual dwelling to be classified as Class A, Class B, Class C, Class D, or Class E. The following are the requirements for classifying dwellings.

**Dwellings**

1. Seasonal dwellings shall not be classed higher than Class C.
2. Any dwelling used strictly as rental property should be lowered one class below that for which it would normally qualify.
3. Underground homes or dwellings with “extensive solar” units should be submitted to the Home Office before coverage is bound.
4. Mobile Homes, including doublewides, are written under the Mobile Home section only. Mobile Homes are Class E dwellings.
5. The following requirements are what we require to insure Modular Homes.
  - a. Build to conform to B.C.O.A; F.H.A; V.A; and local codes.
  - b. 2” x 8” or larger floor joists – 16” on center.
  - c. 2” x 4” interior wall studs – 16” on center.
  - d. 2” x 6” ceiling joists and rafters – 16” on center.
  - e. Wall construction consists of exterior siding, sheathing, studs, insulation between studs, and interior finish or dry wall or plaster.
  - f. Floors consisting of floor joists, sub floor usually two layers, and finished floor or rough finish for carpet.
  - g. Conventional roof slope, usually with a minimum of 3-12 roof pitch.

**Class A Dwelling**

1. Must be insured for \$50,000 or more.
2. Must be insured for not less than 90% of replacement cost.
3. Loss Settlement Clause 1 applies.
4. Must have a central heating plant vented to an approved chimney built from ground up or a properly installed prefabricated vent, approved by a recognized testing authority. A properly installed electric heating system will also suffice.
5. Must be of superior quality and in excellent state of repair.
6. Must be owner occupied.

**Class B Dwelling**

1. Must be insured for \$30,000 or more.
2. Must be insured for not less than 80% of replacement cost.
3. Loss Settlement Clause 1 applies.
4. Must have a central heating plant vented to an approved chimney built from the ground up or a properly installed prefabricated vent, approved by a recognized testing authority. A properly installed electric heating system will also suffice.

**Class C Dwelling**

1. Must be insured for \$20,000 or more.
2. Must be insured at Actual Cash Value.
3. Loss Settlement Clause 3 applies.

AGRI-PAK ANNUAL PREMIUM SCHEDULE  
**COVERAGE A - FARM DWELLINGS WITH 50% CONTENTS AND**  
**20% ADDITIONAL LIVING EXPENSE AND RENTAL VALUE INCLUDED**  
 FRAME AND MASONRY# \$250 DEDUCTIBLE APPLICABLE

Dwelling with 50% contents not available unless Farm Liability is purchased simultaneously.

	CLASS A			CLASS B			CLASS C	
PERIL CODE	01	02	15	01	02	15	02	15
20,000							299	277
21,000							314	289
22,000							330	303
23,000							345	320
24,000							362	333
25,000							375	347
30,000				416	395	367	450	415
35,000				483	459	426	519	480
40,000				548	521	484	588	548
45,000				595	568	530	649	603
50,000	521	495	458	658	625	580	708	656
55,000	564	537	495	711	678	627	766	711
60,000	607	578	536	766	728	675	825	764
65,000	651	620	575	819	780	726	886	819
70,000	691	658	611	875	833	772	943	873
75,000	735	716	652	929	882	822	1001	929
80,000	777	743	689	983	934	868	1061	982
85,000	823	784	727	1039	988	917	1120	1037
90,000	867	825	765	1091	1040	964	1180	1090
95,000	908	867	805	1146	1091	1014	1238	1143
100,000	951	904	841	1198	1143	1063	1298	1198
ADDTL 1,000	8.49	8.22	7.68	10.69	10.37	9.71	11.80	10.86

Peril Codes:

- 01 All Physical Loss  
 02 Additional Perils (Theft Incl.) Fire\*, EC\*, falling objects, weight of ice or snow, collapse of buildings, sudden & accidental tearing apart of steam or hot water heating systems, accidental discharge or overflow of plumbing, sudden & accidental damage from electrical currents, V&MM\*  
 15 Fire\*, EC\*, V&MM\*, Theft

NOTE: \*Fire - Fire, Lightning, Removal  
 \*EC (Extended Coverage) - Wind, hail, riot, civil commotion, explosion, aircraft, vehicles, smoke  
 \*V&MM - Vandalism & Malicious Mischief

A dwelling with 66 2/3% of its exterior walls covered with brick or brick veneer will qualify for masonry credits. A dwelling with exterior walls covered with stucco will be classed as a frame dwelling.

#Multiply premium by construction factor - Frame 1.0, Masonry .90

**COVERAGE A - DWELLING ONLY**

FRAME AND MASONRY# \$250 DEDUCTIBLE APPLICABLE

**CLASS B DWELLING**

1. Must be insured for \$30,000 or more.
2. Must be insured for not less than 80% of replacement cost.
3. Loss settlement clause #1 applies.
4. Must have a central heating plant vented to an approved chimney built from the ground up or a properly installed prefabricated vent, approved by a recognized testing authority. A properly installed electric heating system will also suffice.

**CLASS C DWELLING**

1. Must be insured for \$20,000 or more.
2. Must be insured for Actual Cash Value.
3. Loss settlement clause #3 applies.

	CLASS B DWELLING						CLASS C DWELLING					
PERIL CODE	02	08	15	07	10	14	02	08	15	07	10	14
20,000							264	253	240	218	209	80
25,000							330	315	302	273	259	102
30,000	330	316	300	273	259	101	398	378	361	327	311	123
35,000	384	368	351	319	304	120	463	441	421	383	362	143
40,000	441	420	402	365	346	136	530	504	479	437	413	164
45,000	494	473	451	409	390	151	597	568	542	490	465	184
50,000	551	525	501	454	431	171	661	629	601	546	518	206
55,000	605	579	551	500	476	187	727	692	661	599	568	225
60,000	661	631	601	544	517	205	793	758	721	655	622	247
65,000	716	683	653	590	560	221	861	819	781	711	672	265
70,000	771	735	702	637	604	237	926	882	840	763	725	286
75,000	827	788	750	683	647	256	991	945	904	819	774	306
80,000	880	839	801	728	689	273	1057	1010	962	874	825	327
85,000	936	893	850	773	732	289	1124	1073	1024	927	879	346
90,000	992	946	902	819	776	307	1190	1134	1082	981	930	368
95,000	1047	997	953	862	820	324	1255	1199	1143	1038	982	388
100,000	1102	1052	1004	909	862	339	1323	1263	1202	1092	1034	410
ADDTL 1,000	11.02	10.52	10.04	9.09	8.62	3.39	13.23	12.63	12.02	10.92	10.34	4.10

Peril Codes:

- 02 Additional Perils (Theft Incl.) Fire; E.C.; Falling objects, weight of ice or snow, collapse of buildings, sudden and accidental tearing apart of steam or hot water heating systems, accidental discharge or over-flow of plumbing, sudden and accidental damage from electrical currents; V. & M.M.
- 08 Additional Perils (Theft Excl.) Fire; E.C.; Falling objects, weight of ice or snow, collapse of buildings, sudden and accidental tearing apart of steam or hot water heating systems, accidental discharge or over-flow of plumbing, sudden and accidental damage from electrical currents; V. & M.M.
- 15 Fire; E.C.; V. & M.M.; Theft
- 07 Fire; E.C.; V. & M.M.
- 10 Fire; E.C.
- 14 Fire.

A dwelling with 66 2/3% of its exterior walls covered with brick or brick veneer will qualify for masonry credits. A dwelling with exterior walls covered with stucco will be classed as a frame dwelling.

AGRI-PAK ANNUAL PREMIUM SCHEDULE  
**COVERAGE A - DWELLING ONLY**  
 FRAME AND MASONRY# \$250 DEDUCTIBLE APPLICABLE

- CLASS D DWELLING
1. Must be insured for \$10,000 or more.
  2. Must be insured for Actual Cash Value.
  3. Loss settlement clause #3 applies.

CLASS D DWELLING						
PERIL CODE	02	08	15	07	10	14
10,000	165	156	148	133	128	50
15,000	246	234	224	204	192	77
20,000	328	314	299	271	258	102
25,000	408	390	373	338	322	127
30,000	494	467	446	405	384	152
35,000	573	546	523	471	447	176
40,000	654	624	597	542	512	204
45,000	739	703	670	606	576	229
50,000	820	780	745	675	640	251
55,000	900	858	820	743	703	278
60,000	982	936	895	809	769	303
65,000	1066	1012	969	878	831	328
70,000	1147	1094	1042	946	897	355
75,000	1227	1170	1118	1011	960	379
80,000	1312	1249	1194	1080	1025	404
85,000	1394	1326	1267	1147	1088	429
90,000	1473	1405	1343	1215	1150	455
95,000	1559	1484	1416	1283	1215	481
100,000	1640	1561	1500	1349	1278	507
ADDTL 1,000	16.40	15.61	15.00	13.49	12.78	5.07

Peril Codes:

- |    |   |
|----|---|
| 02 | Additional Perils (Theft Incl.) Fire; E.C.; Falling objects, weight of ice or snow, collapse of buildings, sudden and accidental tearing apart of steam or hot water heating systems, accidental discharge or over-flow of plumbing, sudden and accidental damage from electrical currents; V. & M.M. |
| 08 | Additional Perils (Theft Excl.) Fire; E.C.; Falling objects, weight of ice or snow, collapse of buildings, sudden and accidental tearing apart of steam or hot water heating systems, accidental discharge or over-flow of plumbing, sudden and accidental damage from electrical currents; V. & M.M. |
| 15 | Fire; E.C.; V.& M.M.; Theft.  |
| 07 | Fire; E.C.; V.& M.M.  |
| 10 | Fire; E.C.  |
| 14 | Fire.   |

A dwelling with 66 2/3% of its exterior walls covered with brick or brick veneer will qualify for masonry credits. A dwelling with exterior walls covered with stucco will be classed as a frame dwelling.

AGRI-PAK ANNUAL PREMIUM SCHEDULE  
**COVERAGE B - HOUSEHOLD GOODS ONLY**  
 \$250 DEDUCTIBLE APPLICABLE TO ALL SECTION I PERILS

	For Class B & C Dwellings Only	For Use with all Dwellings			
PERIL CODE	02	07	10	14	15
4,000	21	27	25	15	30
5,000	27	34	30	17	38
10,000	60	67	63	34	76
15,000	93	101	93	52	114
20,000	124	133	123	69	153
25,000	157	167	155	86	190
30,000	188	200	186	102	228
35,000	220	234	217	120	267
40,000	252	267	249	138	305
45,000	283	301	279	155	344
50,000	315	334	310	171	381
ADDTL 1,000	6.35	6.66	6.19	3.44	7.62

Replacement cost on contents is not available to policies with contents coverage amounts of less than \$10,000.

Peril Codes:

- 02 Additional Perils (Theft Incl.) Fire; E.C.; Falling objects, weight of ice or snow, collapse of buildings, sudden and accidental tearing apart of steam or hot water heating systems, accidental discharge or over-flow of plumbing, sudden and accidental damage from electrical currents; V. & M.M.
- 15 Fire; E.C.; V. & M.M.; Theft.
- 07 Fire; E.C.; V. & M.M.
- 10 Fire; E.C.
- 14 Fire.

REPLACEMENT COST ON CONTENTS COVERAGE

The premium to add this coverage is a percentage of the basic premium for Coverage A & B and premium for any increase in Coverage B.  
 The following percentages are applicable:

PERIL CODE	PERCENT OF BASIC PREMIUM
15	10%
02	10%

**AGRI-PAK ANNUAL PREMIUM SCHEDULE**  
**MOBILE HOMES, DOUBLE WIDES, AND CONTENTS**

Also Subject to BFM-145  
 \$250 DEDUCTIBLE APPLICABLE

## Class E

1. Mobile homes with 50% contents must be owner occupied and insured for at least \$10,000 and must be insured for at least 80% of replacement cost.
2. Mobile homes with 50% contents rates are not available unless Farm Liability is purchased simultaneously.
3. Wood burning devices are not permitted in any mobile home.
4. Loss settlement 3, ACV applies to all losses to mobile homes.
5. Mobile homes may not be rated as outbuildings when used for purposes other than a residence. They must always carry the mobile home rate.
6. Restriction for aluminum and vinyl siding (BFM 145) and asbestos material automatically apply when applicable.
7. Mobile homes must be 20 years old or newer to be eligible for Mobile Home with 50% Contents & Additional Living Package Coverage with Peril Code 02 & 15. (Need date manufactured.)
8. Replacement cost on contents are not available to any policy with the contents coverage amount less than \$10,000.

	Mobile Home with 50% Contents & Addl. Living (20 Years old or newer)		Mobile Home Only			Contents Only			
Peril Code	02	15	07	10	14	15	07	10	14
2,000						36	32	31	19
5,000			138	135	78	87	81	80	47
10,000	397	356	279	268	159	174	165	159	93
15,000	478	445	414	403	234	260	245	239	140
20,000	555	514	552	535	313	347	328	319	186
25,000	647	598	689	670	394	433	409	398	234
30,000	769	711	827	805	473	520	492	477	281
35,000	898	832	967	937	549	607	573	557	327
40,000	988	915	1103	1072	631	694	654	636	374
ADDTL 1,000	24.75	22.89	27.45	26.78	15.69	17.34	16.39	15.92	9.34

To increase contents above the automatic 50% under Mobile Home w/ 50% Contents and Additional Living use the Peril Code 15 ADDTL 1,000 rate under Contents Only.

Peril Codes:

- 02 Additional Perils (Theft Incl.) Fire; E.C.; Falling objects, weight of ice or snow, collapse of buildings, sudden and accidental tearing apart of steam or hot water heating systems, accidental discharge or over-flow of plumbing, sudden and accidental damage from electrical currents; V. & M.M.
- 15 Fire; E.C.; V. & M.M.; Theft
- 07 Fire; E.C.; V. & M.M.
- 10 Fire; E.C.
- 14 Fire



## AGRI-PAK ANNUAL PREMIUM SCHEDULE

## \$250 DEDUCTIBLE RATES

MISCELLANEOUS COVERAGE	RATE PER 100	MINIMUM PREMIUM
Additional Living Expense	0.20	---
Earthquake (AP-10)	Frame-.015 All Others-.02	---
Extension of Personal Property (HHG) Ext. of Personal Property (HHG) in Mobile Home	0.20 See Rate Pg 21	---
Farm Personal Property for Resale with Non-Livestock Cargo	0.40	5.00
Fire Department Service Charge	3.00	---
Peak Season	Use Blanket FPP Rate	5.00
Personal Property for Resale	0.72	7.00
Rental Value	0.40	5.00
Special Protection Coverage- BFM-011 (5-93)		Initial Premises---\$15.00 Secondary Premises-\$12.00

Peril Codes	15	10	14
Outdoor Radio & TV Equipment and Wind Generators and Windmills and Exterior Satellite Disc	5.35	4.19	0.40

Theft of Materials During Construction--\$25.00 per \$1,000 of coverage for 6 months (Premium Fully Earned).

**Vacancy / Unoccupancy Charge**-Premium is **Base Premium times 2**. If this premium is shown on declarations, then the vacancy/unoccupancy clause is waived.

**SOLID FUELED HEATING CHARGES**-Freestanding solid fueled heating devices used in dwellings require an additional premium which shall be developed by applying 20% to the BASE PREMIUM for each dwelling, subject to a minimum of \$25.00 per dwelling.

If heating devices are installed during the term of the policy, they must be declared immediately and an additional charge made for the unexpired term of the policy.

AGRI-PAK ANNUAL PREMIUM SCHEDULE  
**SCHEDULED PERSONAL PROPERTY-SECTION 2, A-N**  
 \$0-DEDUCTIBLE RATES

ITEMS COVERED	SECTION 2	RATE PER \$100
Bicycles	Cov. J	11.76
Boats, Motors & Trailers	Cov. M	3.53
CB, FM Radios; Mobile Phones; Pagers	Cov. N	2.35
Coins	Cov. E	2.12
Computers & Market Monitors	Cov. K	2.35
Fine Arts: Without Breakage	Cov. A	0.78
With Breakage	Cov. A	1.59
Furs	Cov. F	0.41
Golfer's Equipment (excludes golf carts)	Cov. B	1.53
Guns & Gun Equipment	Cov. I	4.70
Jewelry	Cov. H	1.59
Musical Instruments: Non-Business Use	Cov. C	0.83
Business Use	Cov. C	3.53
Photographic Equipment: Non-Business Use	Cov. G	1.83
Business Use	Cov. G	2.82
Portable Tools: Non-Business Use	Cov. L	2.35
Business Use	Cov. L	3.53
Prosthetic Devices-Contact Lenses, Etc.	Cov. N	4.12
Recreational Vehicles (includes golf carts)	Cov. J	2.06
Saddles, Tack & Equipment	Cov. N	2.35
Silverware	Cov. D	0.59
Sound Receiving & Transmitting Equipment	Cov. N	11.76
Sports Equipment: Tennis, Bowling & Archery	Cov. N	2.35
Fishing, Camping, Skiing & Water Sports	Cov. N	3.53
Scuba Diving	Cov. N	4.70
Stamps & Cards	Cov. E	0.83
Wedding Presents (Premium Fully Earned)	Cov. N	3.53

\$25 Minimum premium applies to personal articles described on the declarations page.

Scheduled Personal Property may be written with various deductibles. The following deductible table applies only to Section 2, Coverage A-N, Scheduled Personal Property described on the declaration page.

<u>DEDUCTIBLE</u>	<u>FACTOR</u>
\$100 deductible	0.90
\$250 deductible	0.80
\$500 deductible	0.75
\$1,000 deductible	0.70

**FARM PERSONAL PROPERTY - SCHEDULED OR BLANKET**

CARGO COVERAGE INCLUDED - \$250 DEDUCTIBLE - RATES PER \$100 OF INSURANCE

Loss settlement clause 3 applies.

**SECTION 3--SCHEDULED**

COV.	PERIL CODE	01	09	11	15	07	10	14
E & F	Hay in Buildings				0.95	0.85	0.78	0.46
D	Hay in Open							0.75
B & C	Grain in Buildings				0.39	0.31	0.28	0.19
A	Grain in Open							0.75
J	Livestock-\$0 deductible rate		1.06		0.76	0.69	0.66	0.54
H & K	Machinery Specific or Borrowed	0.49		0.44	0.41	0.39	0.35	0.19
H & K	Combine, Harvester, Swather, Baler	0.93		0.49	0.41	0.39	0.35	0.19
G	Miscellaneous Farm Personal Property				0.47	0.44	0.36	0.22
H & K	Irrigation Equipment	2.15		1.50	1.42			

**SECTION 6, COV. S - BLANKET FARM PERSONAL PROPERTY, RATE INCLUDES LIVESTOCK**

Request that no more than 50% of blanket be livestock. Policy deductible applies to livestock.

PERIL CODE	09	11	15	07	10	14
\$25,000 - \$100,000	0.87	0.65	0.54	0.45	0.41	0.25
\$100,001 - \$150,000	0.83	0.62	0.52	0.43	0.39	0.24
\$150,001 - \$200,000	0.78	0.57	0.48	0.40	0.37	0.22
Over \$200,000	0.74	0.54	0.46	0.38	0.34	0.21

**SECTION 6, COV. S - BLANKET FARM PERSONAL PROPERTY, RATE DOES NOT INCLUDE LIVESTOCK**

PERIL CODE	09	11	15	07	10	14
\$25,000 - \$100,000		0.57	0.47	0.39	0.35	0.22
\$100,001 - \$150,000		0.53	0.46	0.36	0.34	0.21
\$150,001 - \$200,000		0.50	0.44	0.35	0.32	0.20
Over \$200,000		0.47	0.39	0.33	0.31	0.20

Peril Codes

- 01 All Physical Loss
- 09 Additional Perils (FPP): Fire, EC, V&MM, Theft, Overturn, Collision, Attack by Wild Animals, Electrocution, Drowning, Accidental Shooting, Flood to Machinery
- 11 Additional Perils (FPP): Fire, EC, V&MM, Theft, Overturn, Collision, Flood to Machinery
- 15 Fire, EC, V&MM, Theft
- 07 Fire, EC, V&MM
- 10 Fire, EC
- 14 Fire

**AGRI-PAK ANNUAL PREMIUM SCHEDULED**  
**SECTION 4 - SPECIAL COVERAGES**

Package of Special Coverage (4I) Includes Coverages J-Q Below	Minimum & Annual Premium--\$25.00
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Special Coverages-Individual Rates	Deductible	Rate Per \$100	Minimum Premium
Coverage J-Trees, Shrubs, Plants	Yes	0.675	3.00
Coverage K-Debris Removal	No	0.50	3.00
Coverage L-Refrigerated Products	No	0.60	3.00
Coverage N-Private Power & Light Poles	No	0.675	3.00
Coverage O-New Construction	Yes	0.54	5.00
Coverage P-Farm Operations Records	No	0.364	5.00
Coverage Q-Farm Machinery Glass	No	\$10.00 Per Cab	
Coverage M-Credit Card & Forgery	No	Non-Package Rate	Package Rate (4I)
\$1,000		2.00	Incl.
\$2,500		3.00	1.00
\$5,000		4.00	2.00
\$7,500		5.00	3.00
\$10,000		6.00	4.00

**SECTION 5**  
**COVERAGE R**

Loss settlement clause 3 applies.

**FARM OUTBUILDING CLASSIFICATION**

Photos and dimensions required on all outbuildings.

CLASS A:	Not over 20 years of age (must show year built). Minimum amount of insurance \$5000. Must be insured to 80% of replacement cost. Superior construction, totally enclosed. Continuous masonry or concrete foundation under all exterior walls. (All poultry & livestock confinement buildings should be classed no higher than class B.)
CLASS B:	Minimum amount of insurance \$3000. Good construction, good repair. Entire building of iron clad construction and/or of masonry material with a metal roof. Must be enclosed on at least three sides. Treated poles on concrete foundation or concrete pads.
CLASS C:	<b>Peril Code 02 requirements:</b> Minimum coverage \$5000. Above average construction and maintenance. Not over 40 years of age. Fully enclosed on a continuous masonry foundation with no open-sided attachments. Roof pitch no less than 4/12. <b>All other Peril Code requirements:</b> Minimum amount of insurance \$1000. Well maintained. Can be open on more than one side.
CLASS D:	Minimum amount of insurance \$200. Construction insurable condition. Vacant or unoccupied farm buildings, portable buildings or storage bins not bolted down to solid masonry slab, but must be anchored for wind coverage.

**SILOS**

S-1:	Minimum amount of insurance \$15,000. Must be insured for replacement cost. Superior construction.
S-2:	Minimum amount of insurance \$2000. Insurable and utilized. Good construction, good repair, and those not eligible for S-1.

**BARNs AND OUTBUILDINGS**

RATES PER \$100 OF INSURANCE - \$250 DEDUCTIBLE

PERIL CODES	02	15	07	10	14
Class A	0.94	0.85	0.77	0.76	0.26
Class B	1.34	1.21	1.13	1.09	0.35
Class C	1.95	1.76	1.64	1.59	0.53
Class D		2.31	2.18	2.08	0.70
Class S-1	0.91	0.83	0.77	0.74	0.25
Class S-2		1.90	1.77	1.71	0.57
Fences-Wood				1.75	0.59
Fences-Metal				1.51	0.34

**PERIL CODES**

02	Additional Perils (Theft Incl.) Fire, EC, falling objects, weight of ice or snow, collapse of buildings, sudden & accidental tearing apart of steam or hot water heating systems, accidental discharge or overflow of plumbing, sudden & accidental damage from electrical currents, V&MM
15	Fire, EC, V&MM, Theft
07	Fire, EC, V&MM
10	Fire, EC

## SECTION II COVERAGE--LIABILITY

COVERAGE		LIMIT PER OCCURRENCE					
Personal Liability Medical Payments to Others	AP- End.	Code	50,000 1,000	100,000 1,000	300,000 1,000	500,000 1,000	1,000,000 1,000
Initial Farm Premises Up to 160 Acres		01905	47	51	68	77	156
161 to 500 Acres		01906	72	80	106	119	198
501 to 1,500 Acres		01907	98	108	142	159	240
Over 1,500 Acres		01908	123	136	180	201	280
Additional Farm Premises maintained by Insured		01418	9	10	12	13	13
Additional Residence Premises maintained by Insured		65115	7	7	8	9	9
Incidental Office Professional Private School or Studio Occupancy by Insured. (Add to Code 01905, 01906, 01907, 01908)	AP-3		9	9	10	11	11
Additional Residence Premises maintained by Insured with an Incidental Office, Professional School or Studio Occupancy		65125	9	10	12	13	13
Additional Insured--each additional Partner or Co-Owner (Code 1)		65135	21	24	30	32	32
Private Residence Premises rented to others, 1-family	AP-4	65116	8	8	10	11	11
Two family residence, premises rented to others, no part occupied by Insured	AP-4	65117	10	11	13	16	16
Employers Liability Hired Labor--Includes \$1,000 Medical--Less than 61-Employee Work Days		01334	incl.	incl.	incl.	incl.	incl.
61 to 180 Employee Work Days		01332	15	16	20	22	22
181 to 365 Employee Work Days		01331	32	37	48	54	54
Additional Interests (Code 2)		01422	7	7	8	9	9
Custom Farming in Excess of \$2,000. Rate Per \$100.		07106	0.53	0.59	0.76	0.85	0.85
Outboard Motor Boats-25 to 49 H.P.	AP-1	44578	7	8	10	11	13
Outboard Motor Boats-50 H.P. and over	AP-1	44588	10	13	18	20	24
Inboard or inboard/outboard motor boats or sailboats--under 16 MPH---Less than 26 ft	AP-1	44508	13	18	23	25	32
under 16 MPH---26 to 40 ft		44538	34	46	62	68	85
under 16 MPH---over 40 ft		44528	67	89	119	133	164
Inboard or inboard/outboard motor boats or sailboats-16-30 MPH---Less than 26 ft	AP-1	44518	27	36	48	54	66
16-30 MPH--26 to 40 ft		44548	53	73	96	108	132
16-30 MPH--over 40 ft		44558	100	134	178	199	245
Inboard or inboard/outboard motor boats or sailboats--over 30 MPH---Less than 26 ft	AP-1	44528	67	89	119	133	164
over 30 MPH--26 to 40 ft		44558	100	134	178	199	245
Sailboats, no auxiliary power, 26-40 ft.	AP-1	44518	27	36	48	54	66
Recreational Vehicles (300 cc or less)	AP-22	37990	93	101	125	139	139

BUSINESS PURSUITS		LIABILITY AND MEDICAL PAYMENTS LIMITS				
ENDORSEMENT AP-3 APPLIES	CODE	50,000 1,000	100,000 1,000	300,000 1,000	500,000 1,000	1,000,000 1,000
Teachers-Athletic, Lab, Physical training, excluding liability for corporal punishment	82995	9	10	12	13	13
Teachers NOC-excluding liability for corporal punishment	82996	5	6	6	7	7
Teachers-liability for corporal punishment (charge is in addition to code 82995 & 82996)	82997	4	5	5	6	6

OTHER LIABILITY COVERAGE		LIMIT OF LIABILITY					
AP-7 Applies	CODE	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000
Named Insured Medical Payments (\$250 ded.)	80983	22	29	36	41	47	53

**INCREASED MEDICAL PAYMENTS LIMITS**

CODE	\$2,000	\$3,000	\$4,000	\$5,000
01331	17	34	52	69
01332	9	18	27	37
01334	-	-	-	-
01415	2	3	4	5
01418	2	3	4	5
01422	2	3	4	5
01905	5	7	9	11
01906	5	7	9	11
01907-08	5	7	9	11
07106	0.06	0.09	0.12	0.16
37990	7	9	10	12
44508	3	4	5	6
44518	4	6	8	10
44528	7	13	19	22
44538	5	7	10	12
44548	6	11	16	18
44558	11	20	30	36
44578	2	3	4	5
44588	4	5	6	7
65115	4	5	6	7
65116	4	5	6	7
65117	4	5	6	7
65125	2	3	4	5
65135	3	5	7	9
72310	5	6	7	8
73320	4	5	6	7
82995	6	7	8	9
82996	3	4	5	6
82997	N/A	N/A	N/A	N/A

## ADDITIONAL COVERAGE

The Agri-Pak policy has the flexibility of adding other needed coverages. Rates and premiums for these additional coverages are found in the rate pages.

**ADDITIONAL EXPOSURES****ADDITIONAL RESIDENCE**

Liability and medical coverage may be extended to one or two family dwellings owned by the insured. The premiums are found in the rate section.

**INCIDENTAL BUSINESS ACTIVITIES**

If the property is not subject to specific rating and the business pursuit is incidental in nature, Coverage T and U may be extended to provide coverage. Use the following premium code to determine the premium from the rate section.

INCIDENTAL BUSINESS ACTIVITIES  
(No employees, No Professional or Product Liability)

AP-3 Applies

Anhydrous Ammonia (Application of)--Over 20 days annually and not more than two applicators. No sales and no employees other than regular farm employees. No product or completed operations liability coverage afforded.	07106	3
Antique, Curio, or Gift Shop on Premises-no employees	59320	1
Auctions--Farm--Not Auctioneers---Dispersal or purebred sales--owners risk only coverage on basic policy applicable to farm close-out sales.	07107	1
Bait Shop--no employees	59991	1
Beauty Shop/Barber Shop--No employees (excludes products and professional services liability coverage)	72310	1
Boarding and Stabling--1-3 horses (No professional services liability coverage. No riding arena or lessons.)	67291	3
Child Care--1 to 2 children 3 to 4 children	82115 82115	1 2
Christmas Tree Sales--Includes sale of trees already cut. No coverage for cut-your-own.	08551	3
Crop Drying--Grain--Not more than 2 units-no coverage for loss or damage to the grain being dried.	50521	2
Dog Raising and Selling-No Boarding--includes boarding of not more than 2 dogs.	07290	1
Drapery or Dress Making--Includes alteration and repair work, but excludes manufacturing or use of cleaning machinery.	72712	1
Flower Shop--No employees	59991	1
Land-Real Estate--Occupied by persons other than insured for commercial purposes (Lessor's Risk Only)	65180	2
Livestock-(Rental to or leasing arrangement to others) 1-10 animals 11-20 animals 21 and over	01205 01206 01207	1 2 3
Maintenance Work-Church, Cemetery and Residence yard care and gardening.	07311	1
Music Lessons	82420	1
Plowing gardens in town or pushing snow with farm tractor.	49531	2
Rooming or boarding in dwelling--Facilities for not more than 4 people.	65132	2



**Incidental Business Activities** (continued)-AP 3 applies

Salesperson--Feed, Seed, Jewelry, Kitchenware or Cosmetics, etc. No inventory or sales on premises. No product liability afforded.	50591	1
Salesperson (If delivery)	89310	2
Shearing of sheep (Off Premises--no employees)	50551	1
Sign Painting and Lettering	73904	1
Small Service Repair Shop on Premises	73904	2
TV Repair Shop--Excluding products or completed operations coverage.	76222	2
Upholstering Shop on Premises--No Employees	76411	1
All others or any of the categories above that may be questionable; submit to Home Office for prior approval.		

**Incidental Business Activities Rates**

## LIABILITY AND MEDICAL PAYMENTS LIMITS

PREMIUM CODE	50,000 1,000	100,000 1,000	300,000 1,000	500,000 1,000	1,000,000 1,000
1	7	7	9	10	10
2	15	16	20	22	22
3	23	24	30	33	33

PREMIUM CODE	2,000	3,000	4,000	5,000
1	2	4	6	8
2	2	4	7	9
3	2	7	11	13

**Personal Injury** to others, such as false arrest, libel or invasion of privacy may be added to the Agri-Pak Policy. The premiums for this coverage shall be as indicated below.

AP-19 applies.

LIMIT OF LIABILITY	50,000	100,000	300,000	500,000
PREMIUM	12	13	17	20

POLLUTION LIABILITY	Additional \$45,000 Coverage Available
Policy has aggregate limit of \$5,000 for all occurrences included during policy term.	Rate for each additional \$1,000 of coverage is \$2.50

Animal Collision	Code 01411	Annual Premium \$4.00 Per \$100 coverage	Minimum Coverage \$300	Maximum Coverage \$2000
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Liquor Liability (AP-24 applies)	50,000 1,000	100,000 1,000	300,000 1,000	500,000 1,000	1,000,000 1,000
Premium	125	139	182	206	206