



Farmers Mutual Hail
Insurance Company of Iowa

SPECIAL EVENT COVERAGE FOR ANIMALS

This policy is amended to include coverage for **bodily injury** or **property damage** arising out of the ownership, use or maintenance of animals, including wagons, carts or accessories used with animals while:

1. Used in parades, carnivals, rodeos, reenactments or similar events; or
2. Used to provide rides at a fair, charitable or community function or similar event;

All other terms of this policy remain the same.