

NON-FARM STRUCTURE COVERAGE

(The information required below may be shown on the "declarations".)

"We" extend Coverage A perils and conditions to the following;

"We" cover structures that are being used for non-farm purposes that are located on the "insured premises" which are not attached to "your" "residence". Structures that are connected to "your" "residence" by only a fence, a utility line, or a similar connection are not considered attached.

We" cover fences, driveways, sidewalks, and other permanently installed outdoor fixtures that are within 250 feet of the "residence" covered under Coverage A.

"We" also cover building materials and supplies located on the "insured premises" for use in construction of or to a related private structure.

"We" do not cover land, including the land on which covered property is located, underground water, or surface water.

"We" do not cover barns, windmills or other structures designed or used for farming.

"We" do not cover secondary or seasonal dwellings or rental dwellings.

"We" do not cover other structures designed or used for "business" purposes. However, this does not apply to structures:

1. rented to a tenant of the "residence" on the "insured premises" and not used for "business"; or
2. used solely for private garage purposes.

"We" do not cover trees, plants, shrubs, or lawns; private power, light, or electric poles; wells or well pumps; irrigation systems; or outdoor antennas, except as provided under Incidental Property Coverage.