
SPECIAL FORM COVERAGE
FARM BARN, BUILDINGS AND STRUCTURES
(The information required below may be shown on the "declarations".)

This endorsement applies to buildings covered under Coverage E and described on the "declarations" page.

With respect to Coverage E, the Perils Section of the Farm Coverage is replaced by the following:

"We" insure the property described on the declarations for risks of direct and accidental physical loss, unless the loss is excluded under the Exclusions Applying to Coverage E or under the General Exclusions.

EXCLUSIONS APPLYING TO COVERAGE E

1. **Freezing, Discharge, Leakage, or Overflow -- Unoccupied Buildings** -- "We" do not pay for loss caused by freezing or the resulting discharge, leakage, or overflow from any above or below ground plumbing, heating, air-conditioning, or automatic sprinkler system; water heater; or domestic appliance if the building is vacant, unoccupied, or under construction and unoccupied. This exclusion does not apply if "you" take reasonable care to:

- a. maintain heat in the building or system; or
- b. shut off the water supply and completely empty liquids from such system, heater, or appliance.

2. **Freezing, Thawing, Pressure, or Weight of Ice or Water** -- "We" do not pay for damage caused by freezing, thawing, pressure, or weight of ice or water, whether driven by wind or not, to structures (other than structures that are buildings, carports, or mobile homes) such as:

- a. swimming pools, fences, patios, driveways, paved areas, docks or piers;
 - b. to any in-floor, underground heating or cooling system; or
 - c. retaining walls, bulkheads, waste or nutrient holding facility, slurry systems, septic tanks, foundations.
3. **Theft** -- "We" do not pay for loss caused by theft or attempted theft of any item that is not an integral part of a covered building or structure. "We" do not pay for loss caused by theft or attempted theft from a building or structure that is under construction and not occupied for its intended use.
4. **Vandalism, Burglary Damage, or Glass Breakage** -- "We" do not pay for loss caused by vandals, burglary damage, or breakage of glass if the building is vacant for more than 30 days in a row just before the loss. A building being built is not vacant.
5. **Seepage or Leakage** -- "We" do not pay for loss caused by repeated or continuous seepage or leakage of liquids or steam from an above or below ground plumbing, heating, air-conditioning, or automatic sprinkler system; water heater; or domestic appliance.

Except as provided above, "we" pay for loss caused by the accidental leakage, overflow, or discharge of liquids or steam from an above the floor plumbing, heating, air-conditioning, or automatic sprinkler system; water heater; or domestic appliance. "We" also pay the reasonable cost of removing and replacing those above ground parts of the building or mobile home necessary to make repairs. "We" do not pay for loss to the system, heater, or appliance from which the liquid or steam escapes or to any flooring material or concrete that may have to be removed to assist repairs.

6. **Settling, Cracking, Shrinking, Bulging, or Expanding** -- "We" do not pay for loss caused by the settling, cracking, shrinking, bulging, or expanding of a building, structure, mobile home, silo, hopper bin, pavements, driveway, patios, or other outdoor structures.

7. **Birds, Vermin, Rodents, Insects, or Domestic Animals** -- "We" do not pay for loss caused by birds, vermin, rodents, insects, or domestic animals, except as provided under the Glass Breakage Coverage described below.

8. **Smoke** -- "We" do not pay for damage caused by smoke from agricultural smudging or industrial operations.

9. **Collapse** -- "We" do not pay for loss caused by collapse, except as provided under the Collapse Coverage described below.

10. **Pollution** -- "We" do not pay for loss caused by the release, discharge, or dispersal of "pollutants".

"We" pay for an ensuing loss that results from any of the above, unless the ensuing loss itself is excluded.

11. "We" do not pay for loss to a tobacco barn if the damage results from the use of open fire for curing or drying tobacco in the barn, and the damage occurs:

- a. while tobacco is being fired; or
- b. within the five-day period following tobacco firing.

12. **Weight** -- "We" do not pay for loss caused by weight or pulling force exerted to the sidewall, floor or roof of any building structure or mobile home, bin, silo, grain storage unit, pavements, driveways, patios, or other outdoor structures except as provided under the Collapse Coverage described below.

13. "We" do not pay for loss excluded under the General Exclusions.

COLLAPSE COVERAGE

"We" pay for loss to covered property involving the collapse of a building or a part of a building caused by the following:

1. any of the perils insured against that apply to Coverages E, Omit F, and G of the Farm Coverage form;
2. hidden insect or vermin damage or hidden decay;
3. weight of contents or people;
4. weight of rain which collects on a roof;
5. the use of defective materials or methods in construction or repair if the collapse occurs during the course of construction or repair; or
6. weight of ice, snow, or sleet.

Under 2. through 6. of Collapse Coverage, unless the loss is the direct result of the collapse of a building, "we" do not pay for loss to awnings; swimming pools; fences; gates, patios; paved areas; retaining walls; bulkheads; foundations; wharves; docks; piers; underground pipes, heating coils, flues, and drains; cesspools; and septic tanks. Collapse does not mean settling, cracking, shrinking, bulging, or expanding.

This coverage does not increase the "limits" shown for the property covered.

GLASS BREAKAGE COVERAGE

"We" pay for breakage of glass that is part of a structure covered under Coverage E. However,

"We" do not pay for loss if the building is vacant for more than 30 days in a row just before the loss. A building under construction is not vacant.

This coverage does not increase the "limits" shown for the property covered.