This endorsement changes the Farm Coverage provided by this policy -- PLEASE READ THIS CAREFULLY --

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WINDSTORM OR HAIL DAIRY AND FARM PRODUCTS IN THE OPEN

(If this coverage applies, required "limits" and other information will be shown on the "declarations".)

Under the Perils Section of the Farm Coverage, the windstorm or hail exclusion for dairy and farm products while outside buildings does not apply to the property described on the "declarations".

"We" do not pay for loss caused by dampness, spoilage, or mold.

"We" pay only that part of the adjusted loss which is more than the larger of the following amounts:

- 1. Policy deductible; or
- 2. Any special deductible indicated on the "declarations" applying to this coverage.

All other "terms" of the policy apply.

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