

FARM POLICY RESTRICTION (04/05) Revised

THIS POLICY CONTAINS THE FOLLOWING MAJOR LIMITATIONS OR EXCLUSIONS.

PLEASE READ THEM CAREFULLY.

1. Premium is 25% fully earned.
2. This policy does not cover transmission of communicable diseases, assault and/or battery, punitive or exemplary damages, pollution or lead contamination.
3. This policy does not cover mysterious disappearances or theft, but does cover burglary for 10% of contents, this is maximum coverage allowed.
4. Art, Jewelry, Gems, Watches, Furs, Stamps, Monies, Coins, Bullion, Guns, Business Property, Boats or Motors are not covered unless scheduled hereunder and a premium paid therefore.
5. No coverage is provided by this policy for the insured's property away from the insured's premises unless scheduled hereunder. No coverage is provided for items left in an unattended car, truck or trailer.
6. Roofs in worn out condition or older than the normal life expectancy of a standard roof are not insured for hail and/or wind damages. Also, no coverage is afforded for the removal of multiple layers of roofing in the event of a covered loss.
7. Swimming pools/hot tubs/spas must be fenced and comply with all local ordinances.
8. Premises vacant or unoccupied over 20 days are not covered.
9. This policy does not cover the described premises in the event of change of ownership or tenant occupancy.
10. The coverage under this policy does not apply to "bodily injury", "property damage", "personal injury", "advertising injury", or any injury, loss or damage arising out of or caused by an animal or reptile, regardless whether owned by you, in your care, or on your premises. This exclusion does not apply to livestock for which liability coverage has been purchased.
11. Notwithstanding any other provision in this policy, no coverage of any kind is afforded by this policy for any damage to insured property, whether caused directly or indirectly by a covered peril, resulting from rust, rot, mold or other fungi, spores, dust, contamination, deterioration, pollutants, asbestos, communicable disease, or infestation of rodents, insects or any other living organisms. Further, no liability coverage or legal defense will be provided for any third party bodily injury, property damage or medical payment claim resulting from or arising out of or alleged to have resulted from or arisen out of, any of such aforementioned conditions, as further defined in form MKG01, section i.
12. In consideration of the premium charged, no liability or property coverage is afforded by this policy for any claim/suit or damages arising out of and/or connected with and/or caused by and/or alleged to have been caused in whole or in part by the trampoline that is at the insured's residence.
13. We do not cover loss including loss of use caused by settling, cracking, bulging, shrinkage, or expansion of foundation, walls, floors, ceilings, roof structures, walks, drives, curbs, fences, retaining walls or swimming pools. In addition, we do not cover loss, including loss of use, caused by broken or leaking pipes in or under slab foundations for dwellings.
14. It is understood and agreed both by the insured and the insurer that no coverage for Bodily Injury or Property Damage is provided by this policy caused or alleged to be caused by diseased animals owned by the insured.
15. There is no coverage or defense provided for first or third party property damage, bodily injury, or liability claims caused by or attributed to fire and/or smoke emanating from or involving stacks of hay bales greater than 25 in number, or from **ANY** number of round bales of hay. No coverage is provided for hay in any form.
16. There is NO coverage or defense of first or third party property damage, bodily injury, or liability claims caused by or attributed to smoke or fire resulting from the use or storage of a barbeque grill of any type where said use or storage occurs less than 10 feet from any structure or under any roof.
17. Water damage coverage only applies if Broad Form coverage is given and not specifically excluded. In the event that Broad Form coverage is given there is no coverage provided for damage caused by or resulting from bursting, breaking, seeping or leaking pipes in or below the ground floor slab or if there is no slab, in or below the first floor surface. Water damage coverage is limited to \$5,000 unless additional coverage is purchased. This limit shall be the maximum amount payable, per occurrence, for a covered loss and includes the dwelling, contents and any additional living expense claimed. The stated policy deductible shall apply, and subject to policy restrictions
18. No coverage is provided by this policy for liability or physical damage for a All Terrain Vehicle (ATV).

THE APPLICATION MUST BE FULLY COMPLETED, SIGNED AND DATED BY THE INSURED OR IT WILL NOT BE ACCEPTED BY THE UNDERWRITERS.

*******NO BINDING AUTHORITY IS EXTENDED TO THE AGENT*******

SPECIAL NOTICE: As part of our underwriting procedure, a routine inquiry and/or a consumer credit report may be made which will provide applicable information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made will be provided.

I acknowledge and warrant that the information given in this application even if not in my handwriting, is true and correct to the best of my knowledge and belief.

Date: _____ Insured's Signature: _____

****RESTRICTION PAGE IS VALID ON ORIGINAL POLICY AND ANY RENEWAL THEREOF.****