

FARM CONTENTS

EXTENDED AGREEMENT

This agreement applies only to farm contents within farm buildings or structures as designated on the Declaration Page. All conditions, terms and agreements of the underlying form and the policy to which this endorsement attaches shall apply.

DEFINITIONS

“Contents” means

- (1) furniture, fittings, utensils and appliances usual to a farm operation, which do not form a permanent part of any “farm building or structure”, excluding “farm equipment” and “personal property”;
- (2) tenant’s improvements which are defined as building improvements, alterations and betterments made at “your” expense to a “farm outbuilding(s) and structure” occupied by “you” and which are not otherwise insured, provided “you” are not the owner of such “farm outbuilding(s) and structure”. If “you” had purchased the use interest in tenant’s improvements made by a predecessor “tenant”, this Form applies as though such tenants’ improvements had been made at “your” expense.
- (3) Generally all contents usual to “your” farm operations as described on the “Declaration Page” including packing, wrapping and advertising materials usual to that operation which do not form a permanent part of any “farm outbuilding(s) and structure.”
- (4) Similar property belonging to others, which “you” are under obligation to keep, insured or for which “you” are legally liable.

“Farm Equipment” means all machinery, tools, and implements used in the farm operation which are not fixed to any farm building. The term “farm equipment” does not include any automobile, recreational motor vehicle or any other vehicle subject to registration under any government authority.

“Personal Property” means the contents of “your” “dwelling” occupied by the Insured on a full time basis and other “personal property” “you” own, wear or use, which is usual to ownership or maintenance of a “dwelling” but is not used in the farming “operation”. If “you” wish, “We” will include uninsured “personal property” of others while it is on “your” “premises” but “We” do not insure property of roomers, boarders or “tenants” who are not related to “you”.