

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY**

## **ORCHARD AND VINEYARD GROWERS PROPERTY COVERAGE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM

**I. The FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM** is modified as described below:

**A. The following additional coverages are added to COVERAGE E – SCHEDULED FARM PERSONAL PROPERTY:**

**1. Orchard and Vineyard Tree and Vine Coverage.**

We will pay the replacement cost for loss or damage to your trees or vines used in the production of orchard or vineyard products.

**a. Causes of loss.** Loss or damage must be caused by or result only from one of the following:

Fire, lightning, explosion, aircraft, vehicles not owned or operated by the Insured or any of your employees, vandalism or theft.

**b. The most we will pay under this Additional Coverage** is \$25,000 in any one loss regardless of the number of damaged or destroyed trees or vines. No more than \$500 of this limit will be payable for any one damaged or destroyed tree or vine, including the expenses incurred for its removal.

**2. Harvested Orchard and Vineyard Products Coverage**

We will pay for loss or damage to harvested orchard or vineyard products owned by you, including related packaging materials and containers, owned by you. The loss or damage must be caused by or resulting from a Covered Cause of Loss as stated under the Causes of Loss – Farm Property endorsement, section Covered Causes of Loss – Broad, or resulting from collision, upset or overturn of a motor vehicle, trailer, farm machinery or equipment.

**a. Coverage and Limits of Insurance**

**(1)** We will pay up to \$25,000 per occurrence for loss or damage to your harvested orchard and vineyard products, including related packaging materials and containers, owned by you at the “insured location”, but not while in transit.

**(2)** We will pay up to \$5000 per occurrence for loss or damage to your harvested orchard or vineyard products, including related packaging materials and containers, while in transit within 100 miles of the insured location on a vehicle owned, leased or rented by you.

**(3)** We will pay up to \$10,000 per occurrence for loss or damage to your harvested orchard and vineyard products, including related packaging materials and containers owned by you, at a location other than an insured location, but not while in transit.

**(4)** We will pay up to \$5,000 per occurrence with an annual aggregate limit of \$20,000 for loss or damage to your harvested orchard and vineyard products, including related packaging materials and containers owned by you while in the custody of a common or contract carrier. If there is other insurance covering the same loss we will pay for the amount in excess of the amount due from the other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance.

**b. Property Not Covered**

Under Harvested Orchard and Vineyard Products Coverage, Covered Property

## FARM

does not include orchard or vineyard products that are:

- (1) Standing or growing.
- (2) On the ground.
- (3) Any orchard or vineyard product in the open for more than 7 days after it has been harvested.

### 3. Contingent Orchard and Vineyard Transit Coverage

We will pay up to \$5,000 per occurrence if you cannot collect on the bill of sale for orchard and vineyard products, which are shipped at the buyers risk of loss, because the products were damaged by a Covered Cause of Loss as stated under the Causes of Loss Form – Farm Property endorsement, section Covered Causes of Loss - Broad.

### 4. Sign Coverage

We will pay up to \$3,000 for any one occurrence for direct physical loss of or damage to any unspecified signs owned by you at the in-

sured location, including any related outside wiring and attachments and caused by or resulting from a Covered Cause of Loss as stated under the Causes of Loss Form – Farm Property endorsement, section Covered Causes of Loss - Broad.

We will pay up to the replacement cost of the sign without deduction for depreciation, however we will not pay more than the \$3,000 limit for any one occurrence.

**B. Valuation.** Unless otherwise stated in this endorsement we will pay actual cash value as of the time and place of loss, but we will not pay more than the amount necessary for repair or replacement;

**C. Deductible.** We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds a deductible of \$250 for these coverages. We will then pay the amount of loss or damage in excess of \$250, up to the applicable limit of insurance.