FARM TRUCK (Coverage While Towing Trailers and Farm Implements)

This endorsement is a part of the policy. Except for the changes this endorsement makes, all other provisions of the policy remain the same and apply to this endorsement.

1. **DEFINITIONS**

- a. *Trailer* is changed to include a trailer designed to be pulled by a farm truck.
- b. The following is added:

Non-Owned Car means a **car** that is in the lawful possession of **you**, **your spouse**, or any **resident relative** and that neither:

- 1. is owned by:
 - a. *you*;
 - b. your spouse;
 - c. any *resident relative*;
 - d. any other person who resides primarily in your household; or
 - e. an employer of any person described in a., b., c., or d. above; nor
- 2. has been operated by, rented by, or in the possession of:
 - a. *you*;
 - b. your spouse; or
 - c. any resident relative

during any part of each of the 31 or more consecutive days immediately prior to the date of the accident or *loss*. *Non-owned car* does not include:

- 1. any vehicle while located for use as a dwelling or other premises; or
- 2. a truck-tractor designed to pull any type of trailer.
- 2. If the "ENTITY" shown on the Declarations is "Individual", then under:

a. LIABILITY COVERAGE

(1) Additional Definition

Insured is changed to include *you*, *your spouse*, and *resident relatives* for the maintenance or use of a *non-owned car*.

- (2) Exclusions
 - (a) The exception to Exclusion 20 is changed to read:

This exclusion does not apply to:

- a. **you**;
- b. your spouse;
- c. any *resident relative*; or
- d. any agent, employee, or business partner of a., b., or c. above

while maintaining or using a your car, a newly acquired car, a temporary substitute car, or a trailer owned by you or your spouse;

(b) The following is added:

THERE IS NO COVERAGE FOR AN INSURED:

1. FOR **BODILY INJURY** OR DAMAGE TO PROPERTY ARISING OUT OF THE OPERATION OF ANY FARM IMPLEMENT; OR

- WHILE MAINTAINING OR USING ANY VEHICLE OTHER THAN A YOUR CAR, A NEWLY AC-QUIRED CAR, A TEMPORARY SUBSTITUTE CAR, OR A TRAILER IN ANY BUSINESS OR OCCU-PATION OTHER THAN A CAR BUSINESS OR VALET PARKING. This exclusion does not apply to the maintenance or use of a private passenger car.
- b. MEDICAL PAYMENTS COVERAGE, UNINSURED MOTOR VEHICLE COVERAGE, and UNDERINSURED MOTOR VEHICLE COVERAGE

Exclusions

The following is added:

THERE IS NO COVERAGE FOR AN **INSURED** WHOSE **BODILY INJURY** RESULTS FROM THE OPERATION OF ANY FARM IMPLEMENT.

c. PHYSICAL DAMAGE COVERAGES

(1) **Deductible**

The following is added:

- The Comprehensive Coverage deductible, if any, that applies to a *covered vehicle* that is a *non-owned car*, a *non-owned trailer*, or a *non-owned camper* is the lowest Comprehensive Coverage deductible dollar amount shown in the "POLICY PREMIUM" schedules on the Declarations for any vehicle for which a premium is shown under "Coverage Symbol D" in the "POLICY PREMIUM" schedules on the Declarations.
- 2. The Collision Coverage deductible that applies to a *covered vehicle* that is a *non-owned car*, a *non-owned trailer*, or a *non-owned camper* is the lowest Collision Coverage deductible dollar amount shown in the "POLICY PREMIUM" schedules on the Declarations for any vehicle for which a premium is shown under "Coverage Symbol G" in the "POLICY PREMIUM" schedules on the Declarations.

(2) Additional Definitions

- (a) **Covered Vehicle** is changed to include:
 - 1. a *non-owned car* while it is:
 - a. being driven by you, your spouse, or a resident relative; or
 - b. in the custody of *you*, *your spouse*, or a *resident relative* if at the time of the *loss* it is:
 - (1) not being driven; or
 - (2) being driven by a *person* other than *you*, *your spouse*, or a *resident relative* and being *occupied* by *you*, *your spouse*, or a *resident relative*,

but only for those coverages for which a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations; and

- 2. while being used by you, your spouse, or a resident relative:
 - a. a **non-owned trailer**, but only for those coverages for which a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations; and
 - b. a *non-owned camper*, but only for those coverages for which a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations

including its parts and its equipment that are securely fixed as a permanent part of the vehicle and common to the use of the vehicle as a vehicle.

(b) The following are added:

Non-Owned Camper means a camper designed to be mounted on a pickup truck that is in the lawful possession of **you**, **your spouse**, or any **resident relative** and that neither:

- 1. is owned by:
 - a. *you*;
 - b. your spouse;
 - c. any *resident relative*;

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- d. any other *person* who resides primarily in *your* household; or
- e. an employer of any *person* described in a., b., c., or d. above; nor
- 2. has been used by, rented by, or in the possession of:
 - a. *you*;
 - b. your spouse; or
 - c. any *resident relative*

during any part of each of the 31 or more consecutive days immediately prior to the date of the *loss*.

Non-Owned Trailer means a *trailer* that is in the lawful possession of *you*, *your spouse*, or any *resident relative* and that neither:

- 1. is owned by:
 - a. **you**;
 - b. your spouse;
 - c. any resident relative;
 - d. any other *person* who resides primarily in *your* household; or
 - e. an employer of any person described in a., b., c., or d. above; nor
- 2. has been used by, rented by, or in the possession of:
 - a. *you*;
 - b. your spouse; or
 - c. any resident relative

during any part of each of the 31 or more consecutive days immediately prior to the date of the loss.

(3) The following is added to Limit and Loss Settlement – Comprehensive Coverage and Collision Coverage:

The most we will pay for loss to a non-owned camper or a non-owned trailer is \$2,500.

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