

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;
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

The following is added:

1. THERE IS NO COVERAGE FOR AN **INSURED** FOR **BODILY INJURY** OR

DAMAGE TO PROPERTY ARISING OUT OF THE OPERATION OF ANY FARM IMPLEMENT;

2. THERE IS NO COVERAGE FOR AN **INSURED** TO THE EXTENT THE LIABILITY COVERAGE LIMITS OF THIS POLICY EXCEED THE LIABILITY COVERAGE LIMITS REQUIRED BY THE MISSOURI FINANCIAL RESPONSIBILITY LAW:

- a. WHILE MAINTAINING OR USING A VEHICLE IN CONNECTION WITH THAT **INSURED'S** EMPLOYMENT IN OR ENGAGEMENT OF ANY KIND IN A **CAR BUSINESS**. This exclusion does not apply to:

- (1) **you**;
- (2) **your spouse**;
- (3) any **resident relative**; or
- (4) any agent, employee, or business partner of (1), (2), or (3) 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. WHILE THAT **INSURED** IS VALET PARKING A VEHICLE; OR

- c. WHILE MAINTAINING OR USING ANY VEHICLE OTHER THAN A **YOUR CAR**, A **NEWLY ACQUIRED CAR**, A **TEMPORARY SUBSTITUTE CAR**, OR A **TRAILER** IN ANY BUSINESS OR OCCUPATION 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:

1. 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 deductible dollar amount shown under "Coverage Symbol D" 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 deductible dollar amount shown under "Coverage Symbol G" 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 an **insured** 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**.

Non-Owned Trailer means a **trailer** that is in the lawful possession of an **insured** 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 **Limits and Loss Settlement – Comprehensive Coverage and Collision Coverage**:

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