

## **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; or
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:

THERE IS NO COVERAGE FOR AN **INSURED**:

1. FOR **BODILY INJURY** OR DAMAGE TO PROPERTY ARISING OUT OF THE OPERATION OF ANY FARM IMPLEMENT;
2. 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:
  - 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**;

3. WHILE THAT **INSURED** IS VALET PARKING A VEHICLE; OR
4. 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 **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 an **insured** 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 **Limit and Loss Settlement – Comprehensive Coverage and Collision Coverage**:

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