

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

Trailer is changed to include a trailer designed to be pulled by a farm truck.

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. **PERSONAL INJURY PROTECTION COVERAGE, MEDICAL PAYMENTS COVERAGE, UNINSURED MOTOR VEHICLE BODILY INJURY COVERAGE, and UNINSURED MOTOR VEHICLE PROPERTY DAMAGE 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 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**.

- (1) The following is added to **Limits 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.