

## 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

The following is added:

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

1. FOR **BODILY INJURY** OR DAMAGE TO PROPERTY ARISING OUT OF AND RESULTING FROM 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 and UNINSURED MOTOR VEHICLE COVERAGE

##### Exclusions

The following is added:

THERE IS NO COVERAGE FOR AN **INSURED** WHOSE **BODILY INJURY** ARISES OUT OF AND 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***.
- (3) 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.