

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:

1. is in the lawful possession of **you, your spouse**, or any **resident relative**;
2. is not owned by:
 - a. **you**;
 - b. **your spouse**;
 - c. any **resident relative**; or
 - d. an employer of any **person** described in a., b., or c. above; and
3. has not been operated by, rented by, or in the possession of:
 - a. **you**;
 - b. **your spouse**; or
 - c. any **resident relative**

for more than 30 consecutive calendar days immediately prior to the date of the accident or **loss**. Operation, rental, or possession for any part of a day constitutes a calendar day.

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

- (a) **Insured** is changed to include **you, your spouse**, and **resident relatives** for the maintenance or use of a **non-owned car**.
- (b) The following is added:

Private Passenger Car means:

1. a **car** of the private passenger type, other than a pickup truck, van, minivan, or sport utility vehicle, designed primarily to carry **persons** and their luggage; or
2. a pickup truck, van, minivan, or sport utility vehicle that:
 - a. is not used primarily for:
 - (1) wholesale; or
 - (2) retailpickup or delivery other than farming or ranching; and
 - b. that has a Gross Vehicle Weight Rating of 25,000 pounds or less.

(2) Exclusions

- (a) The exception to Exclusion 21 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
- 2. 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 and MEDICAL PAYMENTS 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. **UNINSURED/UNDERINSURED MOTORIST COVERAGE**

Exclusions

The following is added:

THERE IS NO COVERAGE FOR AN **INSURED** WHOSE **BODILY INJURY** OR **PROPERTY DAMAGE** RESULTS FROM THE OPERATION OF A FARM IMPLEMENT OR OTHER EQUIPMENT.

d. **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 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:

1. is in the lawful possession of **you**, **your spouse**, or any **resident relative**;
2. is not **owned by**:
 - a. **you**;
 - b. **your spouse**;
 - c. any **resident relative**; or
 - d. an employer of any **person** described in a., b., or c. above; and
3. has not been used by, rented by, or in the possession of:
 - a. **you**;
 - b. **your spouse**; or
 - c. any **resident relative**

for more than 30 consecutive calendar days immediately prior to the date of the **loss**. Use, rental, or possession for any part of a day constitutes a calendar day.

Non-Owned Trailer means a **trailer** that:

1. is in the lawful possession of **you**, **your spouse**, or any **resident relative**;
2. is not **owned by**:
 - a. **you**;
 - b. **your spouse**;
 - c. any **resident relative**; or
 - d. an employer of any **person** described in a., b., or c. above; and
3. has not been used by, rented by, or in the possession of:
 - a. **you**;
 - b. **your spouse**; or
 - c. any **resident relative**

for more than 30 consecutive calendar days immediately prior to the date of the **loss**. Use, rental, or possession for any part of a day constitutes a calendar day.

(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.