

AGRICULTURAL CAPITAL ASSETS (OUTPUT POLICY) COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section L – Definitions.

A. Coverage

We will pay for direct physical loss of or damage to Covered Property at "covered locations" caused by or resulting from any Covered Cause of Loss.

1. Covered Property

Covered Property, as used in this Coverage Part, means the type of property described in Paragraph A.1., and limited in Paragraph A.2., Property Not Covered, if a Limit Of Insurance is shown in the Declarations for that type of property.

a. Building, meaning buildings and structures including:

- (1) Portable buildings and portable structures;
- (2) "Dwelling"(s), including private structures;
- (3) Silos, whether or not attached to buildings;
- (4) Completed additions;
- (5) Glass that is a part of a building or structure;
- (6) Fixtures, including outdoor fixtures;
- (7) Permanently installed:
 - (a) Machinery;
 - (b) Equipment;
 - (c) Platforms; and
 - (d) Bins;
- (8) Personal property owned by you that is used to maintain or service a building or structure, or "covered location", including:
 - (a) Fire extinguishing equipment;
 - (b) Outdoor furniture;
 - (c) Floor coverings;
 - (d) Heating, air conditioning and ventilation equipment; and

(e) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering;

(9) "Builders risk", if not covered by other insurance. With respect to fixtures, machinery and equipment subject to Paragraphs a.(2) and a.(3) of the definition of "builders risk", coverage under this provision also includes your legal liability for similar property belonging to others;

(10) Awnings and canopies if located within 1,000 feet of a covered building;

(11) Fences (except for pasture and field fences), corrals, pens, chutes and feed racks;

(12) Television and radio towers, antennas, satellite dishes, guy wires, lead-in wiring and masts if the property is located within 1,000 feet of your covered building. Property permanently attached to these types of property is included;

(13) Signs;

(14) Foundations of buildings, structures, machinery or boilers;

(15) Bulkheads, pilings, piers, wharves or docks;

(16) Underground pipes, flues or drains; and

(17) Retaining walls.

b. Business Personal Property, meaning your Business Personal Property located in or on buildings or structures at "covered locations" or in the open (or in a vehicle) within 1,000 feet of "covered locations", consisting of the following:

(1) Furniture and fixtures;

(2) Machinery and equipment (including irrigation equipment);

(3) "Stock";