

IL 00 09 (Ed. 03-77)  
IAG 31 01 (Ed. 3-1-77)

### MOBILE AGRICULTURAL EQUIPMENT FLOATER

(Indicate coverage applicable by entering an  in Section A or Section B)

Attached to and forming part of policy No. \_\_\_\_\_ or supplemental

endorsement No. \_\_\_\_\_ attached to policy No. \_\_\_\_\_ at its Agency

by

located

Date

CITY AND STATE

\_\_\_\_\_ Agent.

(When this form is attached to a supplemental endorsement the word "policy" wherever appearing in the following provisions is to be construed to mean "supplemental endorsement".)

If this is a supplemental form, the terms and conditions of this supplemental form shall apply only to the property covered hereunder and none of the terms and conditions of the policy or any other form which may be attached thereto, except the cancellation provision, shall apply to the insurance hereunder.

If any of the property covered by this supplemental form is also covered under any other provision of the policy to which this supplemental form is attached, those provisions are hereby amended to exclude such property, the intent being that the coverage under this supplemental form is the sole coverage on such property.

	Amount of Insurance	Rate	Premium
Section A.	\$		\$
Section B.1.	\$		\$
Section B.2.	\$		\$
Total	\$		\$

#### DEDUCTIBLE

DEDUCTIBLE AMOUNT \$

Each claim for loss or damage shall be adjusted separately and from the amount of each adjusted claim the sum shown in the Deductible Amount above shall be deducted. Such deductible shall not apply, however, to loss or damage caused by fire, lightning, windstorm, hail, explosion, riot, riot attending a strike, civil commotion, aircraft, smoke; earthquake, collapse of bridges or culverts; collision or derailment or overturn of the vehicle on which the insured property is being transported; stranding, sinking, burning or collision of vessels, including General Average and salvage charges incurred; theft of an entire machine.

#### PROPERTY COVERED

This policy covers mobile agricultural machinery and equipment, including accessories therefor, attached or otherwise, and tools and spare parts specifically designed for and intended for use in the maintenance and operation of such machinery and equipment within 100 miles from where the machinery is normally stored when not in use, subject to the provisions of Section A or Section B appearing below.

**Section A**

Unscheduled mobile agricultural machinery and equipment, including harness, saddlery, liveries, blankets and similar equipment.

<b>Amount of Insurance</b>	<b>Rate</b>	<b>Premium</b>
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**Section B**

1. Scheduled mobile agricultural machinery and equipment.

**Type and Description:**

Total 1. \_\_\_\_\_

2. Unscheduled mobile agricultural machinery and equipment including harness, saddlery, liveries, blankets and similar equipment for not exceeding \$250 on any one such item.

Total 2. \_\_\_\_\_

**COINSURANCE CLAUSE**

This company shall not be liable for a greater proportion of any loss of or damage to the property covered hereunder than the amount insured under this policy bears to 80% of the aggregate value (as determined by the Valuation Clause contained in this policy) of said property at all places where coverage is afforded herein at the time such loss shall occur. If property is insured under Section B, this condition applies separately under Items B.1. and B.2. If this policy covers two or more scheduled articles under Section B.1., this condition applies to each article separately.

**PERILS INSURED**

This policy insures against all risks of direct physical loss of or damage to the property covered from any external cause except as otherwise excluded or limited.

**PROPERTY EXCLUDED**

This policy does not cover:

1. Automobiles, motor trucks, motorcycles, aircraft, watercraft, snowmobiles, mobilehomes, housetrailers, vehicles licensed for road use (other than wagons, trailers and machinery designed for farming purposes and use principally on the premises.)
2. Cotton pickers and harvester-thresher combines under Section A only.
3. Feed, hay, grain or crops of any nature.
4. Bulk milk tanks, bulk feed tanks, barn cleaners, pasteurizers, boilers and any permanent fixtures attached to or within a building.
5. Portable buildings and improvements and betterments to buildings.
6. Irrigation equipment.
7. Loss or damage to tires or tubes unless the loss or damage is caused by fire, windstorm or theft or is coincidental with other loss or damage insured by this policy.
8. Any device or instrument, including any accessories and antennas, for the transmitting, recording, receiving or reproduction of sound which may be operated by power from the electrical system of a motor vehicle or mobile agricultural vehicle or equipment, or any tape, wire, record disc or other medium for use with any such device or instrument while any of said property is in or upon such vehicle.

**EXCLUSIONS**

This policy does not insure against loss or damage caused by:

1. Misappropriation, secretion, conversion, infidelity or any dishonest act on part of the Insured or other party of interest, his or their employees or agents, whether during regular hours of employment or otherwise, or others to whom the property may be entrusted (carriers for hire excepted);
2. Wear, tear, dampness of atmosphere or extremes of temperature;

3. Mechanical or electrical breakdown or failure, repairing, adjusting, servicing or maintenance operation, unless fire or explosion ensues, and this Company shall then be liable for such ensuing loss;
4. Nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this policy; however, subject to the foregoing and all provisions of this policy, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy;
5. Or resulting from:
  - a. hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack;
    - (1) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces; or
    - (2) by military, naval or air forces; or
    - (3) by an agent of any such government, power, authority or forces, it being understood that any discharge, explosion or use of any weapon of war employing nuclear fission or fusion shall be conclusively presumed to be such a hostile or war-like action by such government, power, authority or forces;
  - b. insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence; seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority; or risks of contraband or illegal transportation or trade.

#### **EXTENSION OF COVERAGE**

If this policy is issued subject to the provisions of Section B, this policy is extended to cover newly acquired mobile agricultural machinery and equipment except cotton pickers and harvester-thresher combines. In consideration of this extension the Insured agrees to report such additions within 30 days from the date of acquisition and to pay premium thereon from the date acquired at pro rata of the policy rate. This coverage shall cease 30 days from the date of such acquisition if not reported within the 30 days limit, or on the expiration of this policy, whichever occurs first. The Company shall not be liable under the extension for more than the actual cash value of such property, and in no event for more than 25% of the total amount of insurance or \$25,000 whichever is the lesser.

#### **SPECIAL CONDITION**

**OTHER INSURANCE:** If at the time of loss or damage there is available to a named or unnamed Insured or any other interested party any other insurance which would apply in the absence of this Policy, the insurance under this Policy shall apply only as excess insurance over such other insurance.