



ENHANCEMENT ENDORSEMENT COMPARISON

COVERAGES	SPECIAL LIMITS			
	ISO Farm Dwelling FP 0012	Farm Property Enhancement AE8933E 0716	Mane Enhancement AE8935E 0716	Farm and Equine Enhancement AE8933E 0119
Gold, Money, Platinum, Silver	\$200	\$2,000	\$2,000	\$2,000
Letters of Credit, Manuscripts, Passports, Securities	\$1,500	\$5,000	\$5,000	\$5,000
Watercraft, Equipment, Furnishings, Outboard Engines/Motors, Trailers	\$1,500	\$3,000	\$3,000	\$3,000
Trailers or Semi-trailers (not used with watercraft)	\$1,500	\$3,000	\$3,000	\$3,000
Business Property on Insured Location	\$2,500	\$3,000	\$3,000	\$3,000
Theft of Furs, Jewelry, Stones, Watches	\$2,500	\$10,000 (not more than \$4,000 for any one item)	\$10,000 (not more than \$4,000 for any one item)	\$10,000 (not more than \$4,000 for any one item)
Theft of Goldware, Silverware, Platinumware, Pewter, etc.	\$2,500	\$10,000 (not more than \$3,000 for any one item)	\$10,000 (not more than \$3,000 for any one item)	\$10,000 (not more than \$3,000 for any one item)
Theft of Firearms and Equipment	\$3,000	\$6,000	\$6,000	\$6,000
Electronic Apparatus and Accessories while in or upon motor vehicles or other motorized land conveyance	\$1,500	\$1,500 (includes farm equipment or watercraft)	\$1,500 (includes farm equipment or watercraft)	\$1,500 (includes farm equipment or watercraft)
Insured's Miscellaneous Tools and Equipment	N/A	\$3,000	N/A	\$3,000
Hay, Straw or Fodder Stack Limit - if none is shown on the declarations	\$10,000	N/A	\$25,000	\$25,000

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	ISO Farm Dwelling FP 0012	Farm Property Enhancement AE8933E 0716	Mane Enhancement AE8935E 0716	Farm and Equine Enhancement AE8933E 0119
Refrigerated Products (not farm personal property)	\$500	\$1,000	\$1,000	\$1,000
Credit Cards, Electronic Fund Transfer Cards, or Other Access Devices; Forgery; Counterfeit Currency	\$500	\$2,500	\$10,000	\$10,000
Ordinance or Law	Refer to optional policy endorsements	Additional 10% of the Coverage A limit for demolition cost, reconstruct to be in compliance	Additional 25% of the Coverage A, B, or G limit for demolition cost, reconstruct to be in compliance	Additional 10% of the Coverage A and B limit for demolition cost, reconstruct to be in compliance
Identity Fraud	Refer to optional policy endorsements	\$2,500	\$2,500	\$2,500
Water Backup and Sump Overflow of Sewers and Drains	Available for additional premium	\$5,000	\$5,000	\$5,000
Electronic Data Processing Equipment and Related Software	Available for additional premium	\$5,000 (including GPS & Navigation)	\$5,000	\$5,000 (including GPS & Navigation)
Loss Assessment	Only offered under unit - Owners and CGL Personal Liability	\$10,000	\$10,000	\$10,000
Fire Extinguisher Recharge	N/A	\$500	\$200	\$500
Lock and Garage Door Transmitter Replacement	N/A	\$1,000	\$1,000	\$1,000
Trees, Shrubs, Plants, Lawns	5% of the Cov. A limit or 10% of the Cov. C limit; not more than \$500 for any one damaged tree, shrub, plant, or lawn	N/A	5% of the Cov. A limit or 10% of the Cov. C limit; not more than \$1,000 for any one damaged tree, shrub, plant, or lawn	5% of the Cov. A limit or 10% of the Cov. C limit; not more than \$1,000 for any one damaged tree, shrub, plant, or lawn
Personal Records Applicable to Coverages A and C	N/A	N/A	\$5,000 for necessary expenses incurred to reproduce, restore or replace personal records (includes lost wages, up to \$50 per day)	\$5,000 for necessary expenses incurred to reproduce, restore or replace personal records (includes lost wages, up to \$50 per day)
Cost of Preparing Proof of Loss	Refer to optional policy endorsements	N/A	\$2,000	\$2,000
Witness Expense Reimbursement	N/A	N/A	\$100 per day up to \$600	\$100 per day up to \$600
Accidental Death Coverage	N/A	N/A	\$1,000 if spouse is a resident of your household and death results from a covered cause of loss and death occurs within 90 days of the cause of loss	\$1,000 if spouse is a resident of your household and death results from a covered cause of loss and death occurs within 90 days of cause of loss
Damage to Household Personal Property Removed for Safekeeping	30 day coverage period	30 day coverage period	30 day coverage period	30 day coverage period
Property in the Custody of a Common or Contract Carrier - Coverages E and F	\$1,000 under each coverage, a higher limit may be applied	\$2,000 under each coverage, a higher limit may be applied	\$2,000 under each coverage, a higher limit may be applied	\$2,000 under each coverage, a higher limit may be applied
Replacement Machinery, Vehicles, and Equipment Newly Purchased - Coverage E	\$75,000	\$100,000	\$100,000	\$100,000
Additional Machinery, Vehicles, and Equipment Newly Purchased	\$100,000	\$200,000	N/A	\$200,000

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30 Day Additional Limit On Borrowed/Rented Farm Machinery, Vehicles, Equipment - Coverage E	\$10,000	\$75,000	\$75,000	\$75,000
Replacement Cost Machinery, Vehicles, and Equipment - Coinsurance 80% and Must Be 5 Model Years or Newer	N/A	Yes	Available for additional premium	Yes
Mobile Agricultural Machinery and Equipment - Rental Reimbursement for Cotton Pickers, Thresher-Harvester Combines - Coverages E and F	Refer to optional policy endorsements	\$500 per day, up to maximum of \$5,000	N/A	\$500 per day, up to maximum of \$5,000
Motor Truck Cargo (Owner's covers cargo insured owns sold to others while loaded for shipment and in transit)	N/A	\$5,000	N/A	\$5,000
Automatic Adjustment of Limits (Infaltion Guard) applicable to Coverages A, B, C, and D - increases the limit of insurance on the Covered dwelling 2% annually, and other coverages in proportion to the increase in Coverage A	N/A	N/A	Yes	Yes
Extra Expense	Available for additional premium	\$2,500	\$2,500	\$2,500
Unscheduled Tack Equipment - insured owned or in the care, custody, or control of the insured	Refer to optional policy endorsements	\$5,000, not more than \$2,500 for any one item (with \$500 deductible)	\$10,000, not more than \$5,000 for any one item (with \$500 deductible)	\$10,000, not more than \$5,000 for any one item (with \$500 deductible)
Signs	Refer to optional policy endorsements	\$3,000 (with \$500 deductible)	\$5,000 (with \$500 deductible)	\$5,000 (with \$500 deductible)
Corrals, Entrance Gates, Fencing, and Mailboxes (direct physical loss or damage)	Refer to optional policy endorsements	N/A	\$5,000 (with \$500 deductible)	\$5,000 (with \$500 deductible)
Loss of Farm Income - resulting from a covered cause of loss involving the farm operation to farm buildings, machinery, equipment, or supplies (other than dwellings)	Refer to optional policy endorsements	N/A	\$4,000 (no deductible)	\$4,000 (no deductible)
Emergency Stabling or Emergency Transportation	Refer to optional policy endorsements	N/A	Up to \$100 per day up to a maximum of \$1,000, and is excess over any other available insurance	Up to \$100 per day up to a maximum of \$1,000, and is excess over any other available insurance
Hay, Straw, or Fodder Loss or Damage caused by fire, lightning, windstorm/hail, vandalism, vehicles, or theft	Refer to optional policy endorsements	N/A	\$5,000 (with \$500 deductible)	\$5,000 (with \$500 deductible)
Animal Health Products - in a freezer or refrigerated unit to animal health products you own or are in your care, custody, or control	Refer to optional policy endorsements	\$1,500 (with \$500 deductible)	N/A	\$1,500 (with \$500 deductible)
Scheduled Farm Personal Property - Coverage E	\$2,000	\$3,000 for any one head of livestock	\$2,000 for any one head of livestock	\$3,000 for any one head of livestock
Unscheduled Farm Personal Property - Coverage F	\$1,000 per head (<1 year) / \$2,000 per head (>1 year)	\$3,000 for any one head of livestock	\$2,000 for any one head of livestock	\$3,000 for any one head of livestock
Collision - Causing Death of Covered Livestock	Refer to optional policy endorsements	No deductible applies to loss due to collision	N/A	No deductible applies to loss due to collision
Computer Equipment and Related Software	N/A	N/A	\$5,000 (with \$500 deductible)	\$5,000 (with \$500 deductible)