



## FIRE COVERAGE

### THE INSURED PROPERTY:

This policy covers the property of the Insured for which and Amount of Insurance is specified on the subject coverage page.

### THE INSURED PERILS:

This policy insures against loss or damage caused directly by the following perils:

1. Fire
2. Lightning
3. Explosion of natural, coal or manufactured gas

### DEDUCTIBLE:

Each claim for loss or damage shall be adjusted separately and from the amount so determined, there shall be deducted the sum indicated on the subject coverage page.

### EXCLUSIONS:

This policy does not cover loss or damage:

1. To goods occasioned by or happening through their undergoing any process involving the application of heat, where the cause of loss is such application provided that this exclusion shall not apply to the Insured's grain (when insured) while it is undergoing the process of drying in the Insured's Grain Dryer.
2. To any building or the contents thereof occurring when the Farm Premises has been vacant for more than 3 consecutive months or unoccupied for more than 6 consecutive months, unless permission for vacancy or unoccupancy is granted.
3. Caused by fire while in addition to that contained in tanks or containers of or on motorized vehicles, there is situated or used with the knowledge of the Insured in any building insured or which contains property insured more than five gallons in all of gasoline, benzene, naphtha or other material of equal or greater volatility.

### CO-INSURANCE

It is part of the consideration of this policy, and the basis upon which the rate of premium is fixed, that the Insured shall maintain insurance concurrent in form, range and wording with this Policy on dwellings, farm buildings, structures and contents, machinery, fodder, silage, fertilizer, grain and livestock, to the extent of at least 80 PERCENT of the actual cash value thereof, and that, failing to do so, the Insured shall be a co-insurer to the extent of an amount sufficient to make the aggregate insurance equal to 80 PERCENT, of the actual cash value of each and every item of the property hereby insured, and, in that capacity, shall bear their proportion of any loss that may occur. Each division or sub-division (if any) of the sum insured shall be deemed to be an "Item".

In the event that the amount of the loss to any class of property to which this clause applies shall be less than \$1,000 or less than five percent of the amount of insurance applicable to such property, whichever is the lesser, the Insurer agrees to waive the application of this clause.

All other terms and conditions of the policy remain unchanged.