

AMERICAN MUTUAL INSURANCE ASSOCIATION

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

SPECIAL FARM PROPERTY ENDORSEMENT

In consideration for the premium charged, "your" policy is amended as indicated.

ADDITIONAL COVERAGES

Additional Coverage 7. Collapse Coverage For "Farm Implements" is replaced with the following.

7. Collapse Coverage for Farm Personal Property

"We" will pay for direct loss to covered farm personal property, including ("farm implements"), caused by collapse of a structure or any part of a structure, if the collapse is caused by one or more of the following:

- a. A Peril Insured Against in this policy;
- b. Hidden decay;
- c. Hidden insect or vermin damage;
- d. Weight of contents, equipment, animals, or people;
- e. Weight of rain, snow, ice, or sleet which collects on a roof; or
- f. Use of defective materials or methods of construction, remodeling, or renovation if the collapse occurs during the course of the construction, remodeling, or renovation.

With respect to this Additional Coverage, collapse means an abrupt falling down or caving in of a building or any part of a building. Collapse does not include settling, cracking, shrinking, bulging, or expansion.

This additional coverage does not apply to loss or damage to any building or structure caused by collapse.

The following Additional Coverages are added.

1. Collapse, Collision or Overturn

"We" will pay for direct loss to farm personal property, other than farm machinery and livestock caused by:

- a. Collapse of bridges, culverts, and buildings; or
- b. Collision or overturn of conveyances, except when being hauled by common carrier.

2. Glass Breakage

"We" will cover direct loss to cab glass on covered farm machinery. However, "we" will not provide coverage for loss excluded under the section entitled Exclusions in "your" policy.

Deductible \$ _____ per loss.

All other provisions of this policy apply.