

YFI BOOKLET 01/18	NEW YFI WORDINGS
COVERAGE E – FARM LIABILITY	FARM GENERAL LIABILITY WA6300 02-2019
Common Exclusion 4. Pollution, paragraph a.(1)(d): <ul style="list-style-type: none"> Includes spray drift Policy limits apply 	Similar
Common Exclusion 4. Pollution, paragraph a.(1)(e): <ul style="list-style-type: none"> Includes limited pollution cover with 120 hour detection and 120 hour reporting Policy limits apply 	Limited pollution is added by endorsement (Limited Pollution Liability Coverage (Farm) WA6301 02-2019) A separate each occurrence/aggregate sublimit applies
Not included	Includes: <ul style="list-style-type: none"> Blanket additional insured for “bodily injury” or “property damage” that arises out of “your work” or out of the ownership, maintenance or use of your premises Blanket additional insured for equipment lessors
FIRE AND EC FORM	BUILDING AND CONTENTS COVERAGE FORM (NAMED PERILS) WA3150 08-2018
Includes theft	Does not include theft
COVERAGE G.2. - CONTENTS OF BARN, BUILDINGS AND STRUCTURES	BUILDING AND CONTENTS COVERAGE FORM (BROAD FORM) WA3000 08-2018, BUILDING AND CONTENTS COVERAGE FORM (NAMED PERILS) WA3150 08-2018, BUILDING AND CONTENTS COVERAGE FORM (FIRE & LIGHTNING) WA3151 08-2018
Extension for Fertilizers and Chemicals, including Herbicides and Pesticides: <ul style="list-style-type: none"> 10% of the contents amount may be used to provide cover for loss due to fire on fertilizers and chemicals, including herbicides and pesticides, that are in a fully enclosed building 	“Crop inputs” are excluded in all Building & Contents forms: <ul style="list-style-type: none"> WA3000 – B.1.(p) WA3150 – B.1.(n) WA3151 – B.1.(o) Cover is included in the Enhancements: <ul style="list-style-type: none"> Base Enhancement: \$10,000 Plus Enhancement: \$10,000
Extension for Poultry: <ul style="list-style-type: none"> \$1000 of the contents amount may be used to cover poultry including chickens, turkeys, geese and ducks, of any maturity, usual to mixed farming operations, for loss due to fire 	Animals, fish or birds are excluded in all Building & Contents forms: <ul style="list-style-type: none"> WA3000 – B.1.(d) WA3150 – B.1.(d) WA3151 – B.1.(d) Cover is not included in the Enhancements
Vet Supplies: <ul style="list-style-type: none"> 10% of the contents amount may be used to cover vet supplies that are in a fully enclosed building 	Vet supplies are not excluded in any of the new Building & Contents forms. Cover will therefore apply without limitation, subject to the insured perils on that base form. Cover is also included in the Enhancements for: <ul style="list-style-type: none"> “Fire and extended coverages”. This will only be a benefit to insureds with WA3151 (fire only cover). Consequential loss (change in temperature) resulting from physical damage by an insured peril to the building or equipment within the building where the vet supplies are, that is used for refrigerating, cooling, humidifying, dehumidifying, air conditioning, heating, generating or converting power. Amount of Insurance is: <ul style="list-style-type: none"> - Base Enhancement: \$2500 - Plus Enhancement: \$5000
Property Away from the Barn, Building or Structure: <ul style="list-style-type: none"> 10% of the contents amount may be used to cover contents temporarily located elsewhere on the premises 	All the Building & Contents forms cover contents located in or on the buildings at the described premises with no limitation. However, there is no cover for contents in the open.
COVERAGE I – FARM INCOME AND EXTRA EXPENSE	BUSINESS INCOME COVERAGE FORM WA3250 02-2019
Coverage is Earnings and Extra Expense. No sublimit on Extra Expense.	Coverage is Profits. Extra Expense provided on Enhancement: <ul style="list-style-type: none"> Base Enhancement: \$10,000 Plus Enhancement: \$25,000
Not covered.	Includes: <ul style="list-style-type: none"> Expenses to Reduce Loss – included in Amount of Insurance Newly Acquired Locations – 10% of Amount of Insurance subject to \$100,000 maximum
Auditors’ Fees – covered for \$1000	Not covered



Your Farm Insurance (YFI) Policy – Wording Differences (continued)

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COVERAGE H.2. FEED, GRAIN, CHEMICAL, FERTILIZER, PRODUCE	CROP INPUTS AND OUTPUTS COVERAGE FORM WA3300 08-2018, CROP INPUTS AND OUTPUTS COVERAGE FORM (FIRE AND LIGHTNING) WA3304 08-2018
No coinsurance requirement	Coinsurance may apply
COVERAGE H.3. LIVESTOCK	LIVESTOCK COVERAGE FORM WA3301 02-2019, LIVESTOCK COVERAGE FORM (FIRE AND LIGHTNING) WA3305 08-2018
Newly Acquired \$20,000 with \$5000 max/animal	Newly Acquired is the lesser of 25% of the amount of insurance for that type of livestock, \$5000/animal or the "market value" of the livestock.
Not covered	Includes: Dead Livestock Removal up to 5% of the Amount of Insurance
N/A	F.4. Special Condition – if death or destruction results from or is made necessary by an insured peril, the insured must immediately call a vet to establish the cause of death. We will pay the reasonable expenses incurred from hiring the vet.
Property in the custody of a common or contract carrier – covered up to \$15,000	Not covered. Will be revised in late 2019 to: • \$25,000 in the custody of you or an employee; • \$15,000 in the custody of a common or contract carrier
Livestock Temporarily Away from your Premises – covered	Not covered. Will be revised in late 2019 to: Covered up to \$25,000
FIRE AND EC FORM	LIVESTOCK COVERAGE FORM WA3301 02-2019
Includes coverage for death or destruction of livestock directly resulting from or made necessary by: • Earthquake, flood • Electricity • Collapse of any building or structure	Not covered
Includes coverage for death or destruction of livestock directly resulting from or made necessary by: • Entrapment	"Entrapment" is covered but specifically excludes the process of breeding, choking, or bloat.
Not covered	Includes: • Huddling, piling, smothering, freezing or stampeding (if a direct result of certain specified perils) • Blizzard, snowstorm, rainstorm or sleet
SPECIAL FORM	AGRICULTURAL EQUIPMENT COVERAGE FORM – BROAD FORM WA3303 02-2019
No ice and keg exclusion	Ice and keg is excluded (but available to buy back by endorsement)
No exclusion while leased, rented or loaned to others without an operator.	Property leased, rented or loaned to others without an operator is excluded.
No exclusion for damage to tracks, tires or tubes unless caused by fire, lightning, theft, vandalism or malicious acts or occurring concurrently with other covered loss or damage	Damage to tracks, tires or tubes is excluded unless caused by fire, lightning, theft, vandalism or malicious acts or occurring concurrently with other covered loss or damage
FIRE AND LIGHTNING FORM	AGRICULTURAL EQUIPMENT COVERAGE FORM (FIRE AND LIGHTNING) WA3306 08-2018
No exclusion while leased, rented or loaned to others without an operator.	Property leased, rented or loaned to others without an operator is excluded.
ADDITIONAL LIVESTOCK EXTENSION (FAFL)	NON-OWNED LIVESTOCK LIABILITY WA6001 08-2018
N/A	If death or destruction results from or is made necessary by an insured peril, the insured must immediately call a vet to establish the cause of death. We will pay the reasonable expenses incurred from hiring the vet.