

F200

FARM EXTENDED COVERAGE ENDORSEMENT

This endorsement modifies insurance coverage provided under the:
F100 Farm Building and Contents Coverage Form – Fire

WORDS AND PHRASES IN BOLD HAVE SPECIAL MEANING AS DEFINED ON F100 & F200

When the **Declaration Page** indicates that the Farm Extended Coverage Endorsement (F200) forms part of the insurance policy, coverage is extended to include direct loss or damage caused by the following perils as described and limited:

1. **Smoke:** This peril means smoke due to the sudden, unusual and faulty operation of any heating or cooking unit in or on the **premises**.
2. **Falling Object:** This peril means a falling object which strikes the exterior of a **building** but not objects which strike the building because of snowslide, landslide or any other earth movement. Damage to glass is excluded from this peril.
3. **Impact by Aircraft or Land Vehicle:** This peril does not include any impact by a vehicle owned or operated by you, your employees or members of your household.
4. **Riot.**
5. **Windstorm or Hail:** This peril means damage done by a wind or hail storm.
This peril does not include loss or damage:
 - a) caused by weight of ice, snow or sleet, waves or floods, land subsidence, all whether driven by wind or not;
 - b) to the interior of a **building** insured or property insured within a **building**, caused by windstorm or hail or coincidental rain damage unless the storm first creates an opening in the **building**;
 - c) to all contents outside of the building;
 - d) to windmills or wooden silos.
6. **Electricity:** This peril means the sudden and accidental loss or damage to the building and contents caused by artificially generated electricity.

All other policy terms, limits and conditions of the **Farm Building and Contents Coverage Form Fire F100** apply.

ALL THE STATUTORY AND ADDITIONAL CONDITIONS OF THE POLICY TO WHICH THIS DOCUMENT IS ATTACHED APPLY.