



225 South East Street • P.O. Box 1250 • Indianapolis, IN 46206-1250

Reference: **FUM 7603635 00**

Mailer Page

MOCK, RONALD J
GERI MOCK
217 S 200 W
DANA IN 47847-8070

This Declaration along with the forms and endorsements identified below constitutes the entire contract between the parties. This Declaration replaces and supersedes any preceding numbered declarations bearing the same policy number.

Policy Number

FUM 7603635 00

Transaction

NEW BUSINESS

Item 1. Named Insured and Mailing Address

MOCK, RONALD J
GERI MOCK
217 S 200 W
DANA IN 47847-8070

Item 2. Policy Period: 07/13/2016 to 07/13/2017 at 12:01 a.m. Standard Time at your mailing address shown above.
In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance coverage stated in this policy.

Item 3. The Named Insured is: INDIVIDUAL

Item 4. Limit of Liability: Per Occurrence: \$1,000,000

Policy Aggregate: \$1,000,000

Item 5. Schedule of Underlying Insurance:

If policies providing the "required underlying insurance" indicated by an "X" in Column A are either reduced, cancelled, discontinued or non-existent, the named insured's minimum "retained limit" is equal to the following:

A	Type of Insurance	Required Underlying Insured Limit(s) of Liability	
X	Farm Liability Including Employer's Liability	Combined Single Limit Each Occurrence	\$1,000,000
	Farm Liability Excluding Employer's Liability	Combined Single Limit Each Occurrence	
	Employer's Liability (Worker's Compensation)	Combined Single Limit Each Occurrence	
X	Automobile Liability Including Non-Owned Auto	Bodily Injury Per Person Bodily Injury Per Occurrence Property Damage Per Occurrence or Bodily Injury & Property Damage Per Occurrence	\$250,000 \$500,000 \$100,000 \$300,000
	Uninsured/Underinsured Motorists Bodily Injury	Bodily Injury Per Person Bodily Injury Per Occurrence	
	Recreational Vehicle Liability	Bodily Injury Per Person Bodily Injury Per Occurrence Property Damage Per Occurrence or Bodily Injury & Property Damage Per Occurrence	
	Personal Injury Liability	Combined Single Limit Each Occurrence	
X	Watercraft Liability	Combined Single Limit Each Occurrence	\$1,000,000
	Professional Liability For	Combined Single Limit Each Occurrence Applies to:	

Item 6. The forms and endorsements applicable to this policy are listed in the Forms Inventory on page 2 of this Declaration.

Item 7. "Farming" includes:

GRAIN

Annual Premium \$ 170.00

Agent

JAMES, J LEE
1794 EAST STATE ROAD 163
PO BOX 250
CLINTON IN 47842-7327

8300202

Telephone: 765-832-8921

Issued Date: 07/14/2016



225 South East Street • P.O. Box 1250 • Indianapolis, IN 46206-1250

**FARM UMBRELLA POLICY
FORMS INVENTORY PAGE**

Policy Number: FUM 7603635 00
Named Insured: MOCK, RONALD J
Agent: JAMES, J LEE 8300202

FORMS INVENTORY

06-011	(02/05)	06-039	(12/10)	06-733	(07/03)	22-324	(04/95)	22-335	(12/96)
22-336	(02/10)	22-344	(02/15)	22-345	(02/15)	22-347	(02/15)	22-349	(02/15)

IMPORTANT NOTICE TO POLICYHOLDERS

Thank you for allowing Indiana Farm Bureau Insurance to serve your insurance needs. We appreciate the trust you have placed in our Companies to protect your most valued assets.

Coverage Changes

Your renewal policy language includes coverage changes and clarifications. The following section lists the revisions. Refer to your policy for complete wording.

- **Pollution** - We changed the policy to expand the definition of pollutants.
- **Intentional and Criminal Acts** - We combined the Intentional Loss and Criminal Acts exclusions.
- **Water Depletion** - We clarified that coverage is not provided for depletion of an underground water source.

New Paperless Discount

Looking for ways to keep your insurance costs down? We are introducing a new discount option that may help you reduce your farm, auto or home policy premium.

Indiana Farm Bureau Insurance offers a Paperless Discount. Our new Paperless Discount could help you save up to 5% on qualifying farm, auto and home policies. In addition to saving money on your insurance premium, you help the environment by viewing your policy documents electronically.

For more information about all of our money saving discounts please visit our website:
www.infarmbureau.com/discounts

Thank you for allowing United Farm Family Mutual Insurance Company or UFB Casualty Insurance Company, doing business as Indiana Farm Bureau Insurance to provide your insurance.

**FARM UMBRELLA LIABILITY
ENDORSEMENT NO. 218**

This Endorsement is attached to and forms a part of the policy listed above. This Endorsement changes the policy. Please read it carefully.

Farm Umbrella Uninsured Motorist or Underinsured Motorist Exclusion

I have applied for Farm Umbrella Liability insurance. My application does not request coverage for Uninsured Motorists or Underinsured Motorists Coverage. I understand that Uninsured Motorists/Underinsured Motorists Bodily Injury Coverage is excluded from my policy.

GENERAL ENDORSEMENT NO. 3
Rural Guardian Part IV Liability Terrorism
Exclusion Endorsement (Except Certified
Acts of Terrorism)

This endorsement modifies the insurance provided under Part IV (Liability and Other Coverages) as it pertains to your farming operation.

A. Definitions. The following definitions apply to this endorsement:

1. Certified act of terrorism means an act that is certified by the Secretary of the Treasury, the Secretary of State, and the Attorney General, of the United States, to be an act of terrorism under the federal Terrorism Risk Insurance Act of 2002. The criteria in that Act for a certified act of terrorism include an act which:
 - a. Results in aggregate losses in excess of \$5 million; and
 - b. Is a violent act or an act that is dangerous to human life, property, or infrastructure, that is committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
 2. Other act of terrorism means a violent act or an act that is dangerous to human life, property, or infrastructure, that is committed by an individual or individuals, and that appears to be part of an effort to coerce a civilian population or to influence the policy or affect the conduct of any government by coercion, but the act is not certified as a certified act of terrorism under the federal Terrorism Risk Insurance Act of 2002. An other act of terrorism, however, does not include an act which meets the criteria set forth in paragraph 1 b of the definition of certified act of terrorism above, when such act results in aggregate losses of \$5 million or less.
 3. Farming means the operation of an agricultural or aquacultural enterprise, and includes the operation of roadside stands, on your farm premises, maintained solely for the sale of farm products produced principally by you.
- B. Exclusion. The following exclusion is added to Part IV: We do not cover: Terrorism, meaning we do not cover any injury or damage arising, directly or indirectly, out of an other act of terrorism. However, this exclusion applies only when one or more of the following are attributed to such act:
1. The total of insured damage to all types of property exceeds \$25 million. In determining whether this \$25 million threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the terrorism and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusion; or
 2. Fifty or more persons sustain death or serious physical injury. For the purposes of this provision, serious physical injury means;
 - a. Physical injury that involves a substantial risk of death; or

- b. Protracted and obvious physical disfigurement; or
 - c. Protracted loss of or impairment of the function of a bodily member or organ; or
3. The terrorism involves the use, release, or escape of nuclear materials, or directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
4. The terrorism is carried out by means of the dispersal or application of pathogenic, poisonous biological, or chemical materials; or
5. Pathogenic, poisonous biological, or chemical materials are released, and it appears that one purpose of the terrorism was to release such materials.

With respect to this exclusion, paragraphs 1 and 2 above describe the thresholds used to measure the magnitude of an incident of an other act of terrorism and the circumstances in which the threshold will apply for the purpose of determining whether this exclusion will apply to that incident. When the exclusion applies to an other act of terrorism, there is no coverage under this endorsement or Part IV of your policy.

- C. Act Not Subject to Exclusions. In the event of an other act of terrorism that is not subject to this exclusion, coverage does not apply to any loss or damage that is otherwise excluded under this endorsement.
- D. Multiple Incidents. Multiple incidents of other acts of terrorism which occur within a 72 hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident.
- E. Cap On Certified Terrorism Losses. With respect to any one or more certified acts of terrorism, we will not pay any amounts for which we are not responsible under the terms of the federal Terrorism Risk Insurance Act of 2002 (including subsequent acts of Congress relating to terrorism) due to the application of any clause which results in a cap on our liability for payments for terrorism losses.
- F. Application of Other Exclusion. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this endorsement or Part IV such as losses excluded by the nuclear hazard exclusion or the war exclusion.
- G. Punitive Damages. We will not pay for any punitive damages under this endorsement.

All policy provisions apply to this endorsement unless it specifically states otherwise.

WATERCRAFT LIABILITY EXCLUSION

This policy does not apply to Bodily Injury or Property Damage liability arising out of the ownership, maintenance, operation, entrustment to others, use, loading, or unloading of any watercraft.

All provisions of the policy apply unless altered or amended by the provisions of this endorsement.

PERMISSIVE USER EXCLUSION

This policy does not provide coverage for "Bodily Injury" or "Property Damage" arising out of the use or operation of any "automobile" by a "permissive user."

This exclusion does not apply to:

- a. You,
- b. Your employees, including officers,
- c. A resident of the same household of you or your employee, or
- d. A person or organization liable for the acts or omissions of you or a resident of your household.

"Permissive user" means any person or organization while using or holding an "automobile" owned by, rented by or loaned to you or any "insured," provided that you or the "insured" gave permission for the type of use of the "automobile."

FARM UMBRELLA LIABILITY ENDORSEMENT

This endorsement is attached to and forms part of the policy listed above.

This endorsement changes the policy. Please read it carefully.

LIMITATION OF LIABILITY FROM TWO OR MORE RELATED POLICIES

If the umbrella policy to which this endorsement is attached and any other umbrella coverage on a policy issued to you by us or any company affiliated with us apply to the same "occurrence", then the aggregate maximum limit of insurance under all of the umbrella policies shall not exceed the highest applicable limit of insurance under any one umbrella policy.

This limitation will not apply to insurance specifically written as excess over this umbrella policy.

All other provisions of the policy apply.

FARM UMBRELLA WATER DEPLETION EXCLUSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

FARM UMBRELLA POLICY 06-011

This endorsement changes the policy. Please read it carefully.

The following is added to **Section II – INSURING AGREEMENTS – 2. Exclusions.**

- ff. “Bodily injury” or “property damage” arising out of the lowering of groundwater levels or reduction or depletion of aquifers caused by withdrawal of groundwater.

**FARM UMBRELLA INTENDED OR EXPECTED
EXCLUSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

FARM UMBRELLA POLICY 06-011

This endorsement changes the policy. Please read it carefully.

Exclusion b. is deleted in its entirety and replaced with the following:

- b. "Bodily injury" or "property damage" which is intended by, or which may reasonably be expected to result from, the intentional or criminal acts or omissions of any insured.

This exclusion applies even if:

- (1) Such insured lacks the mental capacity to govern his or her conduct;
- (2) Such loss, "bodily injury" or "property damage" is of a different kind or degree than intended or reasonably expected;
- (3) Such loss, "bodily injury" or "property damage" is sustained by a different person or property than intended or reasonably expected; or
- (4) Such loss or "property damage" is caused by or results from an intentional or criminal act of any person to whom an insured has rented, leased, loaned or entrusted the property, unless the insured has no knowledge of or reason to suspect such intentional or criminal activity.

This exclusion applies regardless of whether or not such insured is actually charged with, or convicted of, any crime.

FARM UMBRELLA POLLUTANTS REDEFINED ENDORSEMENT

This endorsement modifies insurance provided under the following:

FARM UMBRELLA POLICY 06-011

This endorsement changes the policy. Please read it carefully.

The definition of “Pollutant” is deleted in its entirety and replaced with the following definition of “Pollutants”

“ Pollutants” means any solid, liquid, gaseous, bacterial, fungal, electromagnetic, thermal or other substance that can be toxic or hazardous, cause irritation to animals or persons and/or cause contamination to property and the environment including smoke, vapor, soot, fumes (including welding fumes, paint fumes and glue fumes) acids, alkalis, chemicals and waste. Specific examples identified as “pollutants” include, but are not limited to, diesel, kerosene, fuel oils, gasoline, butane, propane, natural gas, fuels, lubricants, brake fluid, transmission fluid, other hydraulic fluids, ethylene glycol, methanol, ethanol, isopropyl alcohol, propylene glycol, other antifreeze additives, grease, tar, petroleum distillates, other petroleum products, carbon monoxide, exhaust gases, Stoddard solvent, mineral spirits, other solvents, chromium compounds, emulsions/emulsifiers, naphtha, tetrachloroethylene, perchloroethylene (PERC), trichloroethylene (TCE), methylene chloroform, other dry cleaning chemicals, methyl isobutyl ketone, methyl ethyl ketone, n-butyl acetate, 2-butoxyethanol, hexylene glycol, peroxides, Freon, polychlorinated biphenyl (PCB), chlorofluorocarbons, CFC113, chlorinated hydrocarbons, adhesives, pesticides, insecticides, herbicides, barium, Dichloroethylene (1,2, - DCE) ethylene dichloride, dichloromethane, methylene chloride, ethylbenzene, lead in any form, mercury, selenium, sulfate, xylene, silica, asbestos, sewage, industrial waste materials, animal waste, substances subject to regulation under state or federal environmental protection laws, substances required to be identified by the Indiana Department of Environmental Management and Occupational Safety Health Act (OSHA), substances on Material Safety Data Sheets applicable to your operations, all substances specifically listed, identified, or described by one or more of the following references: Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) Priority List Substances (1997 and all subsequent editions, Agency for Toxic Substances and Disease Registry ToxFAQs™, and/or U.S. Environmental Protection Agency EMCI Chemical References Complete Index. Waste includes materials to be recycled, reconditioned or reclaimed.

The definition of “pollutants” applies whether or not the “pollutants” have any function with respect to your property, any permitted incidental occupancy, business, operations, premises, site or location.

Exclusion bb. is replaced as follows:

bb. “Bodily injury” or “property damage”:

1. We do not pay for:

- a. Actual or alleged “bodily injury” or caused by arising out of or aggravated by the ingestion, consumption, inhalation, or absorption of or exposure to “pollutants” in any form, including, but not limited to, contaminated dust or fibers;
- b. “Property damage,” or personal injury (if provided by your policy) due to or arising out of the actual or alleged presence of “pollutants”, in any form, including, but not limited to, contaminated dust or fibers, including the costs of remedial investigations or feasibility studies, or as to the costs of testing, monitoring, cleaning or removal of any property or substance; or
- c. “Bodily injury”, or “property damage” , or personal injury (if provided by your policy) or any claim based upon an insured’s supervision, removal, instructions, recommendations, warranties (express or implied), warnings or advice given or withheld concerning “pollutants”, in any form, including but not limited to, contaminated dust or fibers.
- d. Any loss, cost or expense arising out of any request, demand or order that any insured or others test for, monitor, clean up, remove, contain treat, detoxify or neutralize or in any way respond to or assess the effect of “pollutants”, in any form, including, but not limited to contaminated dust or fibers.
- e. Any loss, cost or expense arising out of any claim or suit brought by or on behalf of any governmental authority for loss, cost, damages or expenses resulting from testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing or in any way responding to or assessing the effects of “pollutants”, in any form, including but not limited to, contaminated dust or fibers.

All other conditions and provisions of the policy remained unchanged by this endorsement.