



Eclipse Corporation
1222 SE 47th Street
Suite 211
Cape Coral, FL 33904

ADDRESS SERVICE REQUESTED



Agent One Name
2000 Sample Street
Roseville, CA 95661

AG 00009999-01



IMPORTANT INSURANCE DOCUMENTS

Guidewire Insurance Company
1001 E. Hillsdale Blvd., Suite 800
Foster City, CA 94404 USA

New Business

Policy Number: AG 00009999-01

Named Insured:

Smith, John

Agency:

Agent One Name

This policy term is effective from **01/11/2019 to 01/11/2020**.

All dates are as of 12:01 A.M. Standard Time at the mailing address shown above.

FARM DECLARATIONS

Business Description: Custom Farmers

In return for the payment of the premium, and subject to all of the terms of this policy, we agree to provide the insurance stated in this policy.

This policy consists of the following coverage parts for which a premium charge is indicated. This premium may be subject to adjustments.

COVERAGE PART:	PREMIUM:
Farm Property: Dwellings, Appurtenant Structures, C Household Personal Property & Loss of Use	\$38,365.00
Farm Personal Property excluding Livestock, Poultry and Other Farm Animals	\$3,677.00
Farm Personal Property: Livestock, Poultry and Other Farm Animals	\$91.00
Farm Property: Barns, Outbuildings and Other Farm Structures	\$5,894.00
Farm Property Endorsements	\$7,390.00
Farm Liability	\$1,228.00
Farm Liability Endorsements	\$6,003.00
Watercraft Endorsements	\$2,144.00

TOTAL \$ 64,792.00

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART, COVERAGE FORMS AND ENDORSEMENTS, IF ANY FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

Issued On: 01/11/2018

Direct Bill: Ten Pay with Down Payment **Printed On:** 01/11/2018

Guidewire Insurance Company
 1001 E. Hillsdale Blvd., Suite 800
 Foster City, CA 94404 USA

Policy Number: AG 00009999-01

This policy term is effective from **01/11/2019 to 01/11/2020**.

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FARM LIABILITY DECLARATIONS

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 as stated in this policy.

LIMITS OF INSURANCE		
<u>COVERAGES:</u>		
H	Bodily Injury & Property Damage Liability	\$ <u>1,000,000</u> Each "occurrence"
	Fire Legal Liability	\$ <u>100,000</u> Any one covered "occurrence"
	Products/Completed Operations	\$ <u>1,000,000</u> Each "occurrence" limit
I	Personal & Advertising Injury Liability	\$ <u>1,000,000</u> Any one person or organization
J	J Medical Payments	\$ <u>25,000</u> Any one person or organization
	General Aggregate Limit	\$ <u>2,000,000</u>
	Products/Completed Operations Aggregate Limit	\$ <u>2,000,000</u>

FARM LIABILITY DECLARATIONS

FARM LIABILITY PREMIUM SUMMARY

Coverage is provided only where an Exposure base and premium are shown for that coverage.

<u>DESCRIPTION</u>	<u>EXPOSURE</u>	<u>PREMIUM</u>
Farm Liability		
Base Farm Liability		\$696.00
Total Acreage at all Locations	<u>41</u>	INCLUDED
Total Number of Locations	<u>4</u>	INCLUDED
Total Number of Owner Occupied Dwellings	<u>2</u>	\$70.00
Total Number of Non-Owner Occupied Dwellings	<u>2</u>	\$212.00
Medical Payments	\$25,000	\$250.00
Farm Liability Endorsements		
Custom Farming Liability	Receipts: \$250,000	\$1,960.00
Aircraft Crop Dusting		\$499.00
Recreational Vehicle Liability Schedule		\$406.00
Snowmobile Liability Schedule		\$2,435.00
Animal Liability		\$105.00
Employee Benefits Liability		\$598.00
	Total Farm Liability Premium:	\$7,231.00

Guidewire Insurance Company
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New Business

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**FARM PROPERTY DECLARATIONS
 COVERAGES A,B,C,D**

SCHEDULE OF COVERED PROPERTY

DWELLING INFORMATION: Loc. #/Dwlg. #1/1 Address: **123 Main St, Roseville CA, 98765-4321**

Year Built: **2002** Description/Occupancy Type: **Owner Occupied** Deductible: **\$5,000**
 Square Footage: Occupants Name(s):
 Construction: **Masonry** Protective Device: **Central Station Fire Alarm**

<u>COVERAGE TYPE:</u>	<u>Limit</u>	<u>Cause Of Loss</u>	<u>Valuation</u>	<u>Premium</u>
A Dwelling	\$450,000	Basic	Actual Cash Value	\$733.00
B Structures Appurtenant To Dwelling	\$45,000	Basic	Actual Cash Value	Included
C Household Personal Property	\$315,000	Basic	Actual Cash Value	Included
D Loss of Use	Actual Loss Sustained			Included

INCLUDED **\$5,000 Backup of Sewers & Drains**

OPTIONAL Eclipse Home Advantage Ordinance and Law Ext. Dwelling RC 125% Ext. Dwelling RC 150%
 Earthquake Coverage (If selected, refer to Form FPZ-1043-07/11) \$ _____ Back Up of Sewers & Drains
 Equipment Breakdown

TOTAL PREMIUM: \$733.00

DWELLING INFORMATION: Loc. #/Dwlg. #2/1 Address: **100 Sample St, Santa Monica CA, 90405-4008**

Year Built: **2003** Description/Occupancy Type: **Owner Occupied** Deductible: **\$5,000**
 Square Footage: Occupants Name(s):
 Construction: **Masonry** Protective Device: **Central Station Fire Alarm**

<u>COVERAGE TYPE:</u>	<u>Limit</u>	<u>Cause Of Loss</u>	<u>Valuation</u>	<u>Premium</u>
A Dwelling	\$460,000	Basic	Actual Cash Value	\$11,888.00
B Structures Appurtenant To Dwelling	\$46,000	Basic	Actual Cash Value	Included
C Household Personal Property	\$322,000	Basic	Actual Cash Value	Included
D Loss of Use	Actual Loss Sustained			Included

INCLUDED **\$5,000 Backup of Sewers & Drains**

OPTIONAL Eclipse Home Advantage Ordinance and Law Ext. Dwelling RC 125% Ext. Dwelling RC 150%
 Earthquake Coverage (If selected, refer to Form FPZ-1043-07/11) \$ _____ Back Up of Sewers & Drains
 Equipment Breakdown

TOTAL PREMIUM: \$11,888.00

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**FARM PROPERTY DECLARATIONS
 COVERAGES A,B,C,D**

SCHEDULE OF COVERED PROPERTY

DWELLING INFORMATION: Loc. #/Dwlg. # **2/2** Address: **100 Sample St, Santa Monica CA, 90405-4008**

Year Built: **2003** Description/Occupancy Type: **Guest House** Deductible: **\$1,000**
 Square Footage: Occupants Name(s):
 Construction: **Masonry** Protective Device: **Central Station Fire Alarm**

<u>COVERAGE TYPE:</u>	<u>Limit</u>	<u>Cause Of Loss</u>	<u>Valuation</u>	<u>Premium</u>
A Dwelling	\$300,000	Basic	Replacement Cost	\$7,902.00
B Structures Appurtenant To Dwelling	\$30,000	Basic	Replacement Cost	Included
C Household Personal Property				
D Loss of Use	Actual Loss Sustained			Included

OPTIONAL Eclipse Home Advantage Ordinance and Law Ext. Dwelling RC 125% Ext. Dwelling RC 150%
 Earthquake Coverage (If selected, refer to Form FPZ-1043-07/11) \$ **10,000** Back Up of Sewers & Drains
 Equipment Breakdown

TOTAL PREMIUM: \$7,902.00

DWELLING INFORMATION: Loc. #/Dwlg. # **4/1** Address: **1000 Any Drive, Huntington Beach CA, 92648-3402**

Year Built: **1978** Description/Occupancy Type: **Seasonal** Deductible: **\$25,000**
 Square Footage: Occupants Name(s):
 Construction: **Masonry** Protective Device: **Central Station Fire and Burglary**

<u>COVERAGE TYPE:</u>	<u>Limit</u>	<u>Cause Of Loss</u>	<u>Valuation</u>	<u>Premium</u>
A Dwelling	\$750,000	Special	Actual Cash Value	\$17,842.00
B Structures Appurtenant To Dwelling	\$75,000	Special	Actual Cash Value	Included
C Household Personal Property	\$525,000	Broad	Actual Cash Value	Included
D Loss of Use	Actual Loss Sustained			Included

INCLUDED **\$5,000 Backup of Sewers & Drains**

OPTIONAL Eclipse Home Advantage Ordinance and Law Ext. Dwelling RC 125% Ext. Dwelling RC 150%
 Earthquake Coverage (If selected, refer to Form FPZ-1043-07/11) \$ _____ Back Up of Sewers & Drains
 Equipment Breakdown

TOTAL PREMIUM: \$17,842.00

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FARM PROPERTY DECLARATIONS SCHEDULED PERSONAL PROPERTY

SCHEDULED PERSONAL PROPERTY SUMMARY
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Coverage is provided only where a premium and a limit are shown for that coverage.
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COVERAGE DESCRIPTION AND PREMIUM SUMMARY:
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<u>Scheduled Personal Property Types:</u>	<u>TOTAL INSURED LIMIT</u>	<u>TOTAL PREMIUM</u>
Musical Instruments	\$250,000.00	\$6,825.00
Jewelry	\$50,000.00	\$225.00

**FARM PROPERTY DECLARATIONS
SCHEDULED PERSONAL PROPERTY**

SCHEDULED PERSONAL PROPERTY

Musical Instruments		Total Insured Limit: \$250,000.00 Total Premium: \$6,825.00		
Item #:	Description:	Valuation:	Replacement Cost	Limit: \$250,000
				Premium:
1	Musical Instruments			

Jewelry		Total Insured Limit: \$50,000.00 Total Premium: \$225.00		
Item #:	Description:	In Safe: Yes	Valuation: Replacement Cost	Limit: \$50,000
				Premium: \$225
1	Jewelry			

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FARM PROPERTY DECLARATIONS COVERAGES E & F

FARM PERSONAL PROPERTY

COVERAGE DESCRIPTION AND PREMIUM SUMMARY:
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<u>EQUIPMENT TYPE</u>	<u>TOTAL INSURED LIMIT</u>	<u>TOTAL PREMIUM</u>
Harvesting Equipment Including Combines & Cotton Pickers	\$48,000	\$265.00
Tractors	\$200,000	\$496.00
All Terrain Vehicles (ATV)	\$55,000	\$350.00
Motorcycles (Off-Road)	\$87,000	\$1,332.00
Miscellaneous Farm Equipment, Implements & Tools	\$34,000	\$258.00
Borrowed, Rented or Leased Machinery & Equipment	\$100,000	Included
Portable Irrigation Equipment	\$50,000	\$230.00
Hay	\$28,500	\$274.00
Hay (Peak Season)		\$16.00
Trays, Bins & Boxes	\$18,000	\$111.00
Trays, Bins & Boxes (Peak Season)		\$24.00
Portable Fences	\$14,000	\$44.00
GPS	\$2,000	\$15.00
Livestock (Other Than Poultry)	\$17,000	\$91.00
Increased Hay Stack	\$100,100	\$2.00
Beehives	\$21,500	\$260.00

**FARM PROPERTY DECLARATIONS
COVERAGES E & F**

SCHEDULE OF FARM PERSONAL PROPERTY

Harvesting Equipment including Combines & Cotton Pickers	Total Insured Limit: \$48,000	Total Premium: \$265.00
Equipment Item #: 1 Description: Havest Combine Green Year: 2009 Make: Deer Model: Serial No: abc123789456 Valuation: Actual Cash Value Cause of Loss: Special Deductible: \$500 Limit: \$33,000 Premium: \$182.00		
Equipment Item #: 2 Description: Cotten Red Year: 2012 Make: Deer Model: Serial No: xyz123 Valuation: Actual Cash Value Cause of Loss: Special Deductible: \$500 Limit: \$15,000 Premium: \$83.00		
Tractors	Total Insured Limit: \$200,000	Total Premium: \$496.00
Equipment Item #: 1 Description: Utility Tractor Year: 2010 Make: John Deer Model: Utility Tractor Serial No: ABC123456 Valuation: Replacement Cost Cause of Loss: Special Deductible: \$25,000 Limit: \$100,000 Premium: \$237.00		
Equipment Item #: 2 Description: Tractor 2 Desc Year: 2010 Make: John Deer Model: Utility Tractor Serial No: jhgf7644 Valuation: Replacement Cost Cause of Loss: Special Deductible: \$10,000 Limit: \$100,000 Premium: \$259.00		
All Terrain Vehicles (ATV)	Total Insured Limit: \$55,000	Total Premium: \$350.00
Recreational Vehicle#: 1 Description: Test ATV 1 Year: 2003 Make: Coolster Model: RacerPro Serial No: hjgasd78346786 Valuation: Replacement Cost Cause of Loss: Special Deductible: \$10,000 Limit: \$30,000 Premium: \$183.00		
Motorcycles (Off-Road)	Total Insured Limit: \$87,000	Total Premium: \$1,332.00
Recreational Vehicle#: 1 Description: Red Motorcycle Year: 1995 Make: Harley Model: Serial No: 54186354a4sdf565 Valuation: Actual Cash Value Cause of Loss: Special Deductible: \$1,000 Limit: \$25,000 Premium: \$383.00		
Recreational Vehicle#: 2 Description: blue motorcycle Year: 1996 Make: Harley Model: Serial No: 54186354a4sdf565 Valuation: Actual Cash Value Cause of Loss: Special Deductible: \$1,000 Limit: \$26,000 Premium: \$398.00		
Recreational Vehicle#: 3 Description: motorcycle desc goes here Year: 1997 Make: Harley Model: Serial No: 54186354a4sdf565 Valuation: Actual Cash Value Cause of Loss: Special Deductible: \$1,000 Limit: \$26,000 Premium: \$398.00		
Recreational Vehicle#: 4 Description: the morotcycle desc goes here Year: 2000 Make: Ford Model: Serial No: 54186354a4sdf565 Valuation: Actual Cash Value Cause of Loss: Special Deductible: \$1,000 Limit: \$10,000 Premium: \$153.00		
Miscellaneous Farm Equipment, Implements & Tools	Total Insured Limit: \$34,000	Total Premium: \$258.00
Equipment Item #: 1 Description: lots of farm tools Valuation: Replacement Cost Cause of Loss: Special Deductible: \$1,000 Limit: \$1,000 Premium: \$8.00		
Equipment Item #: 2 Description: farm implements Valuation: Replacement Cost Cause of Loss: Special Deductible: \$1,000 Limit: \$10,000 Premium: \$76.00		
Equipment Item #: 3 Description: farm equipment number one Valuation: Replacement Cost Cause of Loss: Special Deductible: \$1,000 Limit: \$11,000 Premium: \$83.00		

**FARM PROPERTY DECLARATIONS
COVERAGES E & F**

SCHEDULE OF FARM PERSONAL PROPERTY

Equipment Item #: 4	Description: Farm stuff	Valuation: Replacement Cost	Cause of Loss: Special	Deductible: \$1,000	Limit: \$12,000	Premium: \$91.00
Borrowed, Rented or Leased Machinery & Equipment		Total Insured Limit: \$100,000		Total Premium: Included		
Description: Borrowed, Rented or Leased Machinery and Equipment - Included Limit						
Valuation: Actual Cash Value Cause of Loss: Special Deductible: \$1,000 Limit: \$100,000 Premium:						
Trays, Bins and Boxes		Total Insured Limit: \$18,000		Total Premium: \$135.00		
Equipment Item #: 1	Description: Boxes two	Valuation:	Cause of Loss: Special	Deductible: \$500	Limit: \$5,000	Premium: \$31.00
<input checked="" type="checkbox"/> Peak Season		From: 03/01/2018 To: 05/31/2018 Increased Limit:		Total Peak Limit:		Premium: \$8.00
Equipment Item #: 2	Description: boxes and trays	Valuation:	Cause of Loss: Special	Deductible: \$500	Limit: \$5,000	Premium: \$31.00
<input checked="" type="checkbox"/> Peak Season		From: 03/01/2018 To: 05/31/2018 Increased Limit:		Total Peak Limit:		Premium: \$8.00
Equipment Item #: 3	Description: just trays this time	Valuation:	Cause of Loss: Special	Deductible: \$500	Limit: \$8,000	Premium: \$49.00
<input checked="" type="checkbox"/> Peak Season		From: 03/01/2018 To: 05/31/2018 Increased Limit:		Total Peak Limit:		Premium: \$8.00
Portable Irrigation Equipment		Total Insured Limit: \$50,000		Total Premium: \$230.00		
Equipment Item #: 1	Description: pump1	Valuation: Actual Cash Value	Cause of Loss: Special	Deductible: \$500	Limit: \$5,000	Premium: \$23.00
Equipment Item #: 2	Description: pump2	Valuation: Actual Cash Value	Cause of Loss: Special	Deductible: \$500	Limit: \$5,000	Premium: \$23.00
Equipment Item #: 3	Description: pump 3	Valuation: Actual Cash Value	Cause of Loss: Special	Deductible: \$500	Limit: \$5,000	Premium: \$23.00
Equipment Item #: 4	Description: pump 5	Valuation: Actual Cash Value	Cause of Loss: Special	Deductible: \$500	Limit: \$5,000	Premium: \$23.00
Equipment Item #: 5	Description: pump 6	Valuation: Actual Cash Value	Cause of Loss: Special	Deductible: \$500	Limit: \$5,000	Premium: \$23.00
Equipment Item #: 6	Description: pump 7	Valuation: Actual Cash Value	Cause of Loss: Special	Deductible: \$500	Limit: \$5,000	Premium: \$23.00
Equipment Item #: 7	Description: pump 8	Valuation: Actual Cash Value	Cause of Loss: Special	Deductible: \$500	Limit: \$5,000	Premium: \$23.00
Equipment Item #: 8	Description: pump 9	Valuation: Actual Cash Value	Cause of Loss: Special	Deductible: \$500	Limit: \$5,000	Premium: \$23.00
Equipment Item #: 9	Description: pump 10	Valuation: Actual Cash Value	Cause of Loss: Special	Deductible: \$500	Limit: \$5,000	Premium: \$23.00
Equipment Item #: 10	Description: pump 20	Valuation: Actual Cash Value	Cause of Loss: Special	Deductible: \$500	Limit: \$5,000	Premium: \$23.00
Hay		Total Insured Limit: \$28,500		Total Premium: \$290.00		
<input type="checkbox"/> Hay Stack Advantage		<input checked="" type="checkbox"/> Increased Hay Stack Limit(s) Refer to FPZ0103				

**FARM PROPERTY DECLARATIONS
COVERAGES E & F**

SCHEDULE OF FARM PERSONAL PROPERTY

Hay & Straw Item #: 1	Description: hay stack 1	Valuation: Actual Cash Value	Cause of Loss: Basic	Deductible: \$500	Limit: \$6,000	Premium: \$58.00
<input checked="" type="checkbox"/> Peak Season						
From: 02/01/2018	To: 04/30/2018	Limit Increase:		Total Peak Limit: \$13,000	Premium: \$16.00	
Hay & Straw Item #: 2	Description: hay stack at location 2	Valuation: Actual Cash Value	Cause of Loss: Basic	Deductible: \$500	Limit: \$7,000	Premium: \$67.00
<input type="checkbox"/> Peak Season						
From:	To:	Limit Increase:		Total Peak Limit:	Premium:	
Hay & Straw Item #: 3	Description: hay stack at location 3	Valuation: Actual Cash Value	Cause of Loss: Basic	Deductible: \$500	Limit: \$7,500	Premium: \$72.00
<input type="checkbox"/> Peak Season						
From:	To:	Limit Increase:		Total Peak Limit:	Premium:	
Hay & Straw Item #: 4	Description: hay stack at location2	Valuation: Actual Cash Value	Cause of Loss: Basic	Deductible: \$500	Limit: \$8,000	Premium: \$77.00
<input type="checkbox"/> Peak Season						
From:	To:	Limit Increase:		Total Peak Limit:	Premium:	
Portable Fences				Total Insured Limit: \$14,000	Total Premium: \$44.00	
Structure Item #: 1	Description: fence 1	Valuation: Actual Cash Value	Cause of Loss: Basic	Deductible: \$500	Limit: \$1,000	Premium: \$3.00
Structure Item #: 2	Description: shed 1	Valuation: Actual Cash Value	Cause of Loss: Basic	Deductible: \$500	Limit: \$2,000	Premium: \$6.00
Structure Item #: 3	Description: horse fence	Valuation: Actual Cash Value	Cause of Loss: Basic	Deductible: \$500	Limit: \$3,000	Premium: \$10.00
Structure Item #: 4	Description: fence around the barn	Valuation: Actual Cash Value	Cause of Loss: Basic	Deductible: \$500	Limit: \$3,500	Premium: \$11.00
Structure Item #: 5	Description: Back Pasture fencing	Valuation: Actual Cash Value	Cause of Loss: Basic	Deductible: \$500	Limit: \$4,500	Premium: \$14.00
GPS				Total Insured Limit: \$2,000	Total Premium: \$15.00	
Equipment Item #: 1	Description: GPS for the tractor	Valuation: Actual Cash Value	Cause of Loss: Special	Deductible: \$500	Limit: \$2,000	Premium: \$15.00
Livestock (Other than Poultry)				Total Insured Limit: \$17,000	Total Premium: \$91.00	
Livestock Item #: 1	Description: Cows group 1	Valuation: Actual Cash Value	Cause of Loss: Basic	Deductible: \$500	Limit: \$1,000	Premium: \$5.00
Livestock Item #: 2	Description: cows group 2	Valuation: Actual Cash Value	Cause of Loss: Basic	Deductible: \$500	Limit: \$5,000	Premium: \$27.00
Livestock Item #: 3	Description: Horses in stable 1	Valuation: Actual Cash Value	Cause of Loss: Basic	Deductible: \$500	Limit: \$5,000	Premium: \$27.00
Livestock Item #: 4	Description: Prized Pigs	Valuation: Actual Cash Value	Cause of Loss: Basic	Deductible: \$500	Limit: \$6,000	Premium: \$32.00
Beehives				Total Insured Limit: \$21,500	Total Premium: \$260.00	
	<input type="checkbox"/> Off Location Theft Coverage					

**FARM PROPERTY DECLARATIONS
COVERAGES E & F**

SCHEDULE OF FARM PERSONAL PROPERTY

Description: Bees in Hive 1	Valuation: Replacement Cost	Cause of Loss: Basic	Deductible: \$500	Limit: \$1,000	Premium: \$12.00
Description: Bees in Hive 2	Valuation: Replacement Cost	Cause of Loss: Basic	Deductible: \$500	Limit: \$10,000	Premium: \$121.00
Description: bees in hive three	Valuation: Replacement Cost	Cause of Loss: Basic	Deductible: \$500	Limit: \$10,500	Premium: \$127.00

FARM PROPERTY ENDORSEMENTS

Guidewire Advantage Extra (ZAX)	\$200.00
Guidewire Orchard And Vineyard Advantage (ZOVA)	\$140.00

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**FARM PROPERTY DECLARATIONS
 FARM OUTBUILDINGS AND STRUCTURES**

SCHEDULE OF COVERED PROPERTY

OUTBUILDING & STRUCTURE INFORMATION:

Loc. #/Bldg. # **2/1** Address: **100 Sample St, Santa Monica CA, 90405-4008**

Type: **Building - Other High Hazard** Included in Blanket:

Description (Including Attached Fixtures & Equipment):

Protective Device: **Central Station Fire and Burglary**

Year Built: **2000** Construction Type: **Concrete** Area: **Square Footage 3,000**

<u>Limit of Insurance</u>	<u>Deductible</u>	<u>Cause Of Loss</u>	<u>Valuation</u>	<u>Premium</u>
\$200,000	\$25,000	Broad	Replacement Cost	\$868.00

OPTIONAL Ordinance and Law Wind/Hail Exclusion Vandalism Exclusion Lessor's Risk Surcharge

OUTBUILDING & STRUCTURE INFORMATION:

Loc. #/Bldg. # **2/2** Address: **100 Sample St, Santa Monica CA, 90405-4008**

Type: **Barns - Traditional** Included in Blanket: **Outbuilding Desc1**

Description (Including Attached Fixtures & Equipment):

Protective Device: **Central Station Fire and Burglary**

Year Built: **1999** Construction Type: **Frame** Area: **Square Footage 2,800**

<u>Limit of Insurance</u>	<u>Deductible</u>	<u>Cause Of Loss</u>	<u>Valuation</u>	<u>Premium</u>
See FPZ 0570	\$2,500	Special	Functional Replacement Cost	\$2,737.00

OPTIONAL Ordinance and Law Wind/Hail Exclusion Vandalism Exclusion Lessor's Risk Surcharge

OUTBUILDING & STRUCTURE INFORMATION:

Loc. #/Bldg. # **2/3** Address: **100 Sample St, Santa Monica CA, 90405-4008**

Type: **Equipment Repair Shop** Included in Blanket: **Outbuilding Desc1**

Description (Including Attached Fixtures & Equipment):

Protective Device: **Central Station Fire and Burglary**

Year Built: **2005** Construction Type: **Frame** Area: **Square Footage 1,000**

<u>Limit of Insurance</u>	<u>Deductible</u>	<u>Cause Of Loss</u>	<u>Valuation</u>	<u>Premium</u>
See FPZ 0570	\$2,500	Basic	Functional Replacement Cost	\$797.00

OPTIONAL Ordinance and Law Wind/Hail Exclusion Vandalism Exclusion Lessor's Risk Surcharge

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**FARM PROPERTY DECLARATIONS
FARM OUTBUILDINGS AND STRUCTURES**

SCHEDULE OF COVERED PROPERTY

OUTBUILDING & STRUCTURE INFORMATION:

Loc. #/Bldg. # **3/1**

Address: **1100 Main St, Huntington Beach CA, 92648-2705**

Type: **Building - Other High Hazard**

Included in Blanket:

Description (Including Attached Fixtures & Equipment):

Protective Device: **Central Station Fire and Burglary**

Year Built: **1999** Construction Type: **Concrete**

Area: **Square Footage 2,800**

Limit of Insurance

Deductible

Cause Of Loss

Valuation

Premium

\$300,000

\$25,000

Special

Replacement Cost

\$1,492.00

OPTIONAL

Ordinance and Law

Wind/Hail Exclusion

Vandalism Exclusion

Lessor's Risk Surcharge

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FARM SCHEDULE OF LOCATIONS

LOCATION NUMBER	INSURED LOCATIONS	Acreage
1	123 Main St, Roseville, CA 98765-4321	1
2	100 Sample St, Santa Monica, CA 90405-4008	15
3	1100 Main St, Huntington Beach, CA 92648-2705	20
4	1000 Any Drive, Huntington Beach, CA 92648-3402	5

Guidewire Insurance Company
 1001 E. Hillsdale Blvd., Suite 800
 Foster City, CA 94404 USA

New Business

Policy Number: AG 00009999-01

This policy term is effective from **01/11/2019 to 01/11/2020.**

All dates are as of 12:01 A.M. Standard Time at the mailing address shown on the Common Policy Declarations.

FARM SCHEDULE OF ADDITIONAL INTERESTS
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FORM/ INTEREST TYPE	NAME AND ADDRESS	DESCRIPTION	INSURABLE INTEREST(S)
• FPZ12111 Loss Payable	John A. Anthony Sr., a Married Individual as Sole Property Owner PO BOX 336699 c/o Susan B. Anthony Sacramento, CA 95827		2-2010 Tom Doe 125D XYZ987654321
• FPZ12111 Loss Payable	John A. Anthony Sr., a Married Individual as Sole Property Owner PO BOX 336699 c/o Susan B. Anthony Sacramento, CA 95827		1-2010 John Deer Utility Tractor ABC123456
• FLZ04501 Leased Land	Jill Short, A Married Woman as Her Sole and Separate Property, As to an Undivided 74.22% Interest qw PO BOX 1234 Porterville, CA 93258-0981		123 Main St, Roseville, CA, 98765-4321
• FLZ04504 Leased Equipment	ABC Lending PO BOX 100 Roseville, CA 95661-0100		1-2003 Coolster RacerPro hjgasd78346786
• FLZ04504 Leased Equipment	ABC Lending PO BOX 100 Roseville, CA 95661-0100		2-2012 Deer Not Specified xyz123

Guidewire Insurance Company
1001 E. Hillsdale Blvd., Suite 800
Foster City, CA 94404 USA

New Business

Policy Number: AG 00009999-01

This policy term is effective from **01/11/2019 to 01/11/2020**.

All dates are as of 12:01 A.M. Standard Time at the mailing address shown on the Common Policy Declarations.

FARM SCHEDULE OF FORMS AND ENDORSEMENTS
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FORM/ ENDORSEMENT	DESCRIPTION
FOZ-0111-09/17	Farm Declaration
FONISCH-06/11	Named Insured Schedule
FLZ-0020-08/15	Farm Liability Coverage
FLZ-0474-12/16	Off-Premises Recreational Vehicle Coverage
IL-0017-11/98	Common Policy Conditions

ANTI-STACKING OF LIMITS

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

THE CONDITIONS BELOW SUPERSEDE ANY POLICY CONDITIONS RELATING TO TWO OR MORE COVERAGE FORMS OR POLICIES ISSUED BY US

TWO OR MORE COVERAGE FORMS OR POLICIES ISSUED BY US

If this policy's coverage and any other coverage under any other policy, coverage part, coverage form or endorsement issued to you by us or any company affiliated with us applies to the same "accident", the most we will pay under all such coverages is the actual amount of the injury, loss or damage up to and not exceeding, the single highest applicable Limit of Insurance under any one type of applicable coverage. This condition does not apply to any policy issued by us or an affiliated company specifically to apply as excess insurance over this policy.

All terms and conditions of this policy apply unless modified by this endorsement.

COMMERCIAL AUTO
CA 00 10 03 10

BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section **IV** – Definitions.

SECTION I – COVERED AUTOS

Item Two of the Declarations shows the "autos" that are covered "autos" for each of your coverages. The following numerical symbols describe the "autos" that may be covered "autos". The symbols entered next to a coverage on the Declarations designate the only "autos" that are covered "autos".

A. Description Of Covered Auto Designation Symbols

Symbol	Description Of Covered Auto Designation Symbols	
1	Owned "Autos" Only	Only those "autos" you own. This includes those "autos" you acquire ownership of after the policy begins.
2	Owned Private Passenger "Autos" Only	Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the policy begins.
3	Owned "Autos" Other Than Private Passenger "Autos" Only	Only those "autos" you own that are not of the private passenger type. This includes those "autos" not of the private passenger type you acquire ownership of after the policy begins.
4	Specifically Described "Autos"	Only those "autos" described in Item Three of the Declarations for which a premium charge is shown.
5	Hired "Autos" Only	Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company), or members of their households.

B. Owned Autos You Acquire After The Policy Begins

1. If Symbols **1**, **2** or **3** are entered next to a coverage in Item Two of the Declarations, then you have coverage for "autos" that you acquire of the type described for the remainder of the policy period.
2. But, if Symbol **4** is entered next to a coverage in Item Two of the Declarations, an "auto" you acquire will be a covered "auto" for that coverage only if:
 - a. We already cover all "autos" that you own for that coverage or it replaces an "auto" you previously owned that had that coverage; and

- b. You tell us within 30 days after you acquire it that you want us to cover it for that coverage.

SECTION II – PHYSICAL DAMAGE COVERAGE

A. Coverage

1. We will pay for "loss" to a covered "auto" or its equipment under:
 - a. **Comprehensive Coverage**
 From any cause except:
 - (1) The covered "auto's" collision with another object; or
 - (2) The covered "auto's" overturn.

b. Specified Causes Of Loss Coverage

Caused by:

- (1) Fire, lightning or explosion;
- (2) Theft;
- (3) Windstorm, hail or earthquake;
- (4) Flood;
- (5) Mischief or vandalism; or
- (6) The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

c. Collision Coverage

Caused by:

- (1) The covered "auto's" collision with another object; or
- (2) The covered "auto's" overturn.

2. Towing

We will pay up to the limit shown in the Declarations for towing and labor costs incurred each time a covered "auto" of the private passenger type is disabled. However, the labor must be performed at the place of disablement.

3. Glass Breakage – Hitting A Bird Or Animal – Falling Objects Or Missiles

If you carry Comprehensive Coverage for the damaged covered "auto", we will pay for the following under Comprehensive Coverage:

- a. Glass breakage;
- b. "Loss" caused by hitting a bird or animal; and
- c. "Loss" caused by falling objects or missiles.

However, you have the option of having glass breakage caused by a covered "auto's" collision or overturn considered a "loss" under Collision Coverage.

4. Coverage Extensions**a. Transportation Expenses**

We will also pay up to \$20 per day to a maximum of \$600 for temporary transportation expense incurred by you because of the total theft of a covered "auto" of the private passenger type. We will pay only for those covered "autos" for which you carry either Comprehensive or Specified Causes Of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 48 hours after the theft and ending, regardless of the policy's expiration, when the covered "auto" is returned to use or we pay for its "loss".

b. Loss Of Use Expenses

For Hired Auto Physical Damage, we will pay expenses for which an insured becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver, under a written rental contract or agreement. We will pay for loss of use expenses if caused by:

- (1) Other than collision only if the Declarations indicate that Comprehensive Coverage is provided for any covered "auto";
- (2) Specified Causes Of Loss only if the Declarations indicate that Specified Causes Of Loss Coverage is provided for any covered "auto"; or
- (3) Collision only if the Declarations indicate that Collision Coverage is provided for any covered "auto".

However, the most we will pay for any expenses for loss of use is \$20 per day, to a maximum of \$600.

B. Exclusions

1. We will not pay for "loss" caused by or resulting from any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss".

a. Nuclear Hazard

- (1) The explosion of any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination, however caused.

b. War Or Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

2. We will not pay for "loss" to any of the following:

- a. Tapes, records, discs or other similar audio, visual or data electronic devices designed for use with audio, visual or data electronic equipment.

- b. Any device designed or used to detect speed-measuring equipment such as radar or laser detectors and any jamming apparatus intended to elude or disrupt speed-measurement equipment.
 - c. Any electronic equipment, without regard to whether this equipment is permanently installed, that reproduces, receives or transmits audio, visual or data signals.
 - d. Any accessories used with the electronic equipment described in Paragraph c. above.
3. Exclusions 2.c. and 2.d. do not apply to equipment designed to be operated solely by use of the power from the "auto's" electrical system that, at the time of "loss", is:
- a. Permanently installed in or upon the covered "auto";
 - b. Removable from a housing unit which is permanently installed in or upon the covered "auto";
 - c. An integral part of the same unit housing any electronic equipment described in Paragraphs a. and b. above; or
 - d. Necessary for the normal operation of the covered "auto" or the monitoring of the covered "auto's" operating system.
4. We will not pay for "loss" due and confined to:
- a. Wear and tear, freezing, mechanical or electrical breakdown.
 - b. Blowouts, punctures or other road damage to tires.

This exclusion does not apply to such "loss" resulting from the total theft of a covered "auto".

- 5. We will not pay for "loss" to any covered "auto" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. We will also not pay for "loss" to any covered "auto" while that covered "auto" is being prepared for such a contest or activity.
- 6. We will not pay for "loss" to a covered "auto" due to "diminution in value".

C. Limit Of Insurance

- 1. The most we will pay for "loss" in any one "accident" is the lesser of:
 - a. The actual cash value of the damaged or stolen property as of the time of the "loss"; or

- b. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.
2. \$1,000 is the most we will pay for "loss" in any one "accident" to all electronic equipment that reproduces, receives or transmits audio, visual or data signals which, at the time of "loss", is:
- a. Permanently installed in or upon the covered "auto" in a housing, opening or other location that is not normally used by the "auto" manufacturer for the installation of such equipment;
 - b. Removable from a permanently installed housing unit as described in Paragraph 2.a. above or is an integral part of that equipment; or
 - c. An integral part of that equipment.
3. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total "loss".
4. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

D. Deductible

For each covered "auto", our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the Declarations. Any Comprehensive Coverage deductible shown in the Declarations does not apply to "loss" caused by fire or lightning.

SECTION III – BUSINESS AUTO CONDITIONS

The following conditions apply in addition to the Common Policy Conditions:

A. Loss Conditions

1. Appraisal

If you and we disagree on the amount of "loss", either may demand an appraisal of the "loss". In this event, each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire. The appraisers will state separately the actual cash value and amount of "loss". If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If we submit to an appraisal, we will still retain our right to deny the claim.

2. Duties In The Event Of Loss

We have no duty to provide coverage under this policy unless there has been full compliance with the following duties:

- a. In the event of "loss", you must give us or our authorized representative prompt notice of the "loss". Include:
 - (1) How, when and where the "loss" occurred; and
 - (2) To the extent possible, the names and addresses of any injured persons and witnesses.
- b. Additionally, you must:
 - (1) Assume no obligation, make no payment or incur no expense without our consent, except at your own cost.
 - (2) Cooperate with us in the investigation or settlement of the claim or defense against the suit.
 - (3) Promptly notify the police if the covered "auto" or any of its equipment is stolen.
 - (4) Take all reasonable steps to protect the covered "auto" from further damage. Also keep a record of your expenses for consideration in the settlement of the claim.
 - (5) Permit us to inspect the covered "auto" and records proving the "loss" before its repair or disposition.
 - (6) Agree to examination under oath at our request and give us a signed statement of your answers.

3. Legal Action Against Us

No one may bring a legal action against us under this coverage form until there has been full compliance with all the terms of this coverage form.

4. Loss Payment

At our option we may:

- a. Pay for, repair or replace damaged or stolen property;
- b. Return the stolen property, at our expense. We will pay for any damage that results to the "auto" from the theft; or
- c. Take all or any part of the damaged or stolen property at an agreed or appraised value.

If we pay for the "loss", our payment will include the applicable sales tax for the damaged or stolen property.

5. Transfer Of Rights Of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this coverage form has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after "loss" to impair them.

B. General Conditions

1. Bankruptcy

Bankruptcy or insolvency of the Named Insured or the Named Insured's estate will not relieve us of any obligations under this coverage form.

2. Concealment, Misrepresentation Or Fraud

This coverage form is void in any case of fraud by you at any time as it relates to this coverage form. It is also void if you or any other insured, at any time, intentionally conceal or misrepresent a material fact concerning:

- a. This coverage form;
- b. The covered "auto";
- c. Your interest in the covered "auto"; or
- d. A claim under this coverage form.

3. Liberalization

If we revise this coverage form to provide more coverage without additional premium charge, your policy will automatically provide the additional coverage as of the day the revision is effective in your state.

4. No Benefit To Bailee

We will not recognize any assignment or grant any coverage for the benefit of any person or organization holding, storing or transporting property for a fee regardless of any other provision of this coverage form.

5. Other Insurance

- a. For any covered "auto" you own, this coverage form provides primary insurance. For any covered "auto" you don't own, the insurance provided by this coverage form is excess over any other collectible insurance.
- b. For Hired Auto Physical Damage Coverage, any covered "auto" you lease, hire, rent or borrow is deemed to be a covered "auto" you own. However, any "auto" that is leased, hired, rented or borrowed with a driver is not a covered "auto".

- c. When this coverage form and any other coverage form or policy covers on the same basis, either excess or primary, we will pay only our share. Our share is the proportion that the Limit of Insurance of our coverage form bears to the total of the limits of all the coverage forms and policies covering on the same basis.

6. Premium Audit

- a. The estimated premium for this coverage form is based on the exposures you told us you would have when this policy began. We will compute the final premium due when we determine your actual exposures. The estimated total premium will be credited against the final premium due and the first Named Insured will be billed for the balance, if any. The due date for the final premium or retrospective premium is the date shown as the due date on the bill. If the estimated total premium exceeds the final premium due, the first Named Insured will get a refund.
- b. If this policy is issued for more than one year, the premium for this coverage form will be computed annually based on our rates or premiums in effect at the beginning of each year of the policy.

7. Policy Period, Coverage Territory

Under this coverage form, we cover "losses" occurring:

- a. During the policy period shown in the Declarations; and
- b. Within the coverage territory.

The coverage territory is:

- (1) The United States of America;
- (2) The territories and possessions of the United States of America;
- (3) Puerto Rico;
- (4) Canada; and
- (5) Anywhere in the world if:
 - (a) A covered "auto" of the private passenger type is leased, hired, rented or borrowed without a driver for a period of 30 days or less; and
 - (b) The insured's responsibility to pay damages is determined in a suit on the merits, in the United States of America, the territories and possessions of the United States of America, Puerto Rico, or Canada or in a settlement we agree to.

We also cover "loss" to a covered "auto" while being transported between any of these places.

SECTION IV – DEFINITIONS

A. "Auto" means:

1. A land motor vehicle, trailer or semitrailer designed for travel on public roads; or
2. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

- B. "Loss" means direct and accidental loss or damage.
- C. "Diminution in value" means the actual or perceived loss in market value or resale value which results from a direct and accidental "loss".
- D. "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
- E. "Leased worker" means a person leased to you by a labor leasing firm, under an agreement between you and the labor leasing firm to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".
- F. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:

1. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
2. Vehicles maintained for use solely on or next to premises you own or rent;
3. Vehicles that travel on crawler treads;
4. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - a. Power cranes, shovels, loaders, diggers or drills; or
 - b. Road construction or resurfacing equipment such as graders, scrapers or rollers;
5. Vehicles not described in Paragraph 1., 2., 3. or 4. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - a. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or

**COMMERCIAL AUTO
CA 04 44 03 10**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US (WAIVER OF SUBROGATION)

This endorsement modifies insurance provided under the following:

- BUSINESS AUTO COVERAGE FORM
- BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
- GARAGE COVERAGE FORM
- MOTOR CARRIER COVERAGE FORM
- TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured:
Endorsement Effective Date:

SCHEDULE

Name(s) Of Person(s) Or Organization(s):
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The **Transfer Of Rights Of Recovery Against Others To Us** Condition does not apply to the person(s) or organization(s) shown in the Schedule, but only to the extent that subrogation is waived prior to the "accident" or the "loss" under a contract with that person or organization.

**COMMERCIAL AUTO
CAZ 01 43 08 17**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALIFORNIA CHANGES

For a covered "auto" licensed or principally garaged in California this endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

- A.** The term "spouse" is replaced by the following:
Spouse or registered domestic partner under California law.
- B.** The following are added to the **Other Insurance Condition** in the Business Auto Coverage Form and supersede any provisions to the contrary:
- 1.** When this Coverage Form and any other Coverage Form or policy providing liability coverage apply to an "auto" and:
 - a.** One provides coverage to a Named Insured engaged in the business of selling, repairing, servicing, delivering, testing or road testing "autos", and
 - b.** The other provides coverage to a person not engaged in that business, and
 - c.** At the time of an "accident", a person described in Paragraph **1.b.** is operating an "auto" owned by the business described in Paragraph **1.a.**, then that person's liability coverage is primary and the Coverage Form issued to a business described in Paragraph **1.a.** is excess over any coverage available to that person.
 - 2.** When this Coverage Form and any other Coverage Form or policy providing liability coverage apply to an "auto" and:
 - a.** One provides coverage to a Named Insured engaged in the business of selling, repairing, servicing, delivering, testing or road testing "autos", and
 - b.** The other provides coverage to a person not engaged in that business, and
 - c.** At the time of an "accident" an "insured" under the Coverage Form described in Paragraph **2.a.** is operating an "auto" owned by a person described in Paragraph **2.b.**, then the Coverage Form issued to the business described in Paragraph **2.a.** is primary and the liability coverage issued to a person described in Paragraph **2.b.** is excess over any coverage available to the business.
 - 3.** When this Coverage Form and any other Coverage Form or policy providing liability coverage apply to a "commercial vehicle" and:
 - a.** One provides coverage to a Named Insured, who in the course of business, rents or leases "commercial vehicles" without operators, and
 - b.** The other provides coverage to a person other than as described in Paragraph **3.a.**, and
 - c.** At the time of an "accident", a person who is not the Named Insured of the policy described in Paragraph **3.a.**, and who is not the agent or "employee" of such Named Insured is operating a "commercial vehicle" provided by the business covered by the Coverage Form or policy described in Paragraph **3.a.**, then the liability coverage provided by the Coverage Form or policy described in Paragraph **3.b.** is primary, and the liability coverage provided by the Coverage Form or policy described in Paragraph **3.a.** is excess over any coverage available to that person.
 - 4.** Notwithstanding Paragraph **B.3.**, when this Coverage Form and any other Coverage Form or policy providing liability coverage apply to a power unit and any connected "trailer" or "trailers" and:
 - a.** One provides coverage to a Named Insured engaged in the business of transporting property by "auto" for hire; and
 - b.** The other provides coverage to a Named Insured not engaged in that business; and

- c. At the time of an "accident", a power unit is being operated by a person insured under the Coverage Form or policy described in Paragraph 4.a., then that Coverage Form or policy is primary for both the power unit and any connected "trailer" or "trailers" and the Coverage Form or policy described in Paragraph 4.b. is excess over any other coverage available to such power unit and attached "trailer" or "trailers".

C. Changes In Definition

The Definitions Section in the Business Auto Coverage Form is changed as follows:

1. The definition of "Auto" is replaced in all coverage forms by the following:

B. "Auto" means:

1. A land motor vehicle, trailer or semi-trailer designed for travel on public roads or used on public roads and subject to the motor vehicle registration and financial responsibility laws of the state where it is registered or principally garaged, including any machinery or equipment attached to the vehicle, trailer or semi-trailer;
2. Any vehicle, including any attached machinery or equipment, while being towed by or carried on a vehicle included in Paragraph B.1. above;
3. However, "auto" does not mean:
 - a. "Mobile Equipment";
 - b. A boat, camp trailer, home trailer or utility trailer unless it is being towed by or carried on a motorized land vehicle included in B.1. above.

2. The definition of "mobile equipment" is replaced in all coverage forms by the following:

K. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:

1. Bulldozers, farm machinery, forklifts, tractors and other vehicles designed for use principally off public roads;
2. All-terrain vehicles with three or more wheels, when being used for farming or business purposes;
3. Vehicles not licensed under motor vehicle registration or subject to financial responsibility laws while being used for farming or business purposes;
4. Vehicles that travel on crawler treads;
5. Vehicles, whether self-propelled or not, on which are permanently mounted:

- a. Power cranes, shovels, loaders, diggers or drills; or

- b. Road construction or resurfacing equipment such as graders, scrapers or rollers.

6. Vehicles not described in Paragraphs 1., 2., 3., 4., or 5. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:

- a. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or

- b. Cherry pickers and similar devices used to raise or lower workers;

7. Vehicles not described in Paragraphs 1., 2., 3., 4., or 5. above that are maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":

- a. Equipment designed primarily for:

1. Road maintenance, but not construction or resurfacing; or

2. Street cleaning;

3. Snow removal.

- b. Cherry pickers and similar devices and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and

- c. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.