



# Farm Property Advantage Cover Code Z6 to Broad Form

If you previously had Farm Property Advantage **Cover Code Z6- All Risk Coverage**, you'll switch to **Farm Property Advantage (Broad Form)** when your policy renews. Each category below provides details on the differences between your old and new policy.

### Changes to Insured Perils

A peril is a situation that causes damage or destruction of property. **Broad form** provides comprehensive coverage to cover everything except the property, losses and damage specifically excluded. Insured perils are shown in the new form under 3) INSURED PERILS AND EXCLUSIONS, a) INSURED PERILS.

### Changes to Excluded Property

The following Excluded Property is in the new form under 3) INSURED PERILS AND EXCLUSIONS, b) EXCLUSIONS, i) EXCLUDED PROPERTY. Changes from the old wording booklet are shown in the following table.

Old wording booklet	New Form	Change	Impact to coverage
Animal Products	(1) Animal Products	No change	Neutral
Animals, birds, livestock, fish and bees	(2) Animals	The exclusion name is now Animals.	Neutral
Automobiles, watercraft and aircraft	(3) Automobiles, watercraft and aircraft	No change	Neutral
Commercial Use	(4) Commercial Use	Newly included wording to reference the exception for allowable custom farming. Only custom farming that falls outside of the allowable threshold will be	Neutral

		considered commercial use.	
Crop inputs and outputs	(5) Crop inputs and outputs	Updated naming conventions. Fodder has been renamed “Feed, hay, silage and straw”. Produce has been renamed “fruits and vegetables.”	Neutral
Fuel	(6) Fuel	Updated exclusion to include manufactured gas.	Neutral - manufactured gas would not have been covered under the old wording booklet.
Machinery and equipment	(7) Machinery and equipment	No change	Neutral
	(8) Money, precious metals and negotiable items	New exclusion related to contents.	Neutral –these items would not have been covered under the old wording booklet.
Permanent structures	(9) Permanent structures	No change	Neutral
	(10) Property being worked on or repaired	Previously in the old wording booklet under <i>General Exclusions, 1. Excluded Property, a) Property being worked on or repaired.</i> Wording has been updated.	Neutral
	(11) Property illegally kept or transported	Previously in the old wording booklet under <i>General Exclusions, 1. Excluded Property, b) Property illegally kept or transported</i> and as 2. <i>Excluded Loss or Damage l) Property lawfully seized.</i>	Neutral

		Updated wording to combine both exclusions.	
Property otherwise insured		Exclusion removed as deemed unnecessary.	Neutral – policy only covers property under either blanket or scheduled coverage, not both.
Semen and semen tanks	(12) Semen and semen tanks	No change	Neutral
Silage and grain bags	(13) Silage and grain bags	No change	Neutral
Tires, tubes and tracks	(14) Tires, tubes and tracks	No change	Neutral
Unoccupied farm		This exclusion has been removed. Coverage is broadened to now include property at unoccupied farm locations without requiring permission for unoccupancy.	Increase

**Changes to Excluded Loss or Damage**

The following Excluded Property is in the new form under 3) INSURED PERILS AND EXCLUSIONS, b) EXCLUSIONS, ii) EXCLUDED LOSS OR DAMAGE. Changes from the old wording booklet are shown in the following table.

Old wording booklet	New Form	Change	Impact to coverage
Artificially generated electrical current	(1) Artificially generated electrical current	No change	Neutral
Change in atmosphere or temperature	(2) Change in atmosphere or temperature	No change	Neutral

	(3) Dishonest or criminal acts	Previously in <i>General Exclusions, 2. Excluded Loss or Damage, d) Dishonest and criminal acts</i> of the old wording booklet. Wording has been updated.	Neutral
Earthquake	(4) Earthquake	Updating wording to state it applies whether or not there are one or more other causes or events that contribute concurrently or in any sequence to the occasioning of the loss or damage.	Neutral
	(5) Faulty materials	Previously in <i>General Exclusions, 2. Excluded Loss or Damage, e) Faulty Materials</i> of the old wording booklet. Wording has been updated.	Neutral
	(6) Misappropriation, secretion, conversion or infidelity.	Previously in <i>General Exclusions, 2. Excluded Loss or Damage, h) Misappropriation, secretion, conversion or infidelity</i> of the old wording booklet. Wording has been updated.	Neutral
	(7) Mysterious disappearance	Previously in <i>General Exclusions, 2. Excluded Loss or Damage, i) Mysterious disappearance</i> of the old wording booklet.	Neutral

	(8) Property lawfully seized	Previously in <i>General Exclusions, 2. Excluded Loss or Damage, l) Property lawfully seized</i> of the old wording booklet. Wording has been updated to include coverage for loss or damage caused by the destruction of property ordered by government authority to prevent the spread of fire.	Increase
Rodents, insects, vermin and domesticated animals	(9) Rodents, insects, vermin and domesticated animals	Exception added explicitly stating loss or damage caused by resultant insured peril is now included.	Neutral
Scratching, scraping, abrasion or chipping	(10) Scratching, scraping, abrasion or chipping	No change	Neutral
Wear and tear, mechanical breakdown, rust, corrosion or gradual deterioration	(11) Wear and tear, mechanical breakdown, rust, corrosion or gradual deterioration	Exception added explicitly stating loss or damage caused by resultant insured peril is now included.	Neutral

**Changes to Extensions of Coverage**

The following Extensions of Coverage are in the new form under 4) EXTENSIONS OF COVERAGE. Changes from the old wording booklet are shown in the following table.

Old wording booklet	New Form	Change	Impact to coverage
Building contents	a) Building contents	No change	Neutral

	b) Debris removal additional limit	This was included in the old wording booklet as <i>1. Insured Property b) Debris removal additional limit.</i>	Neutral
	c) Fire department expense coverage additional limit	This was included in the old wording booklet as <i>1. Insured Property c) Voluntary fire fighting coverage.</i> The name of the coverage was updated to Fire department expense coverage. Wording was updated to highlight that this is considered in excess to other coverage on the policy.	Neutral
Permission for Custom Farming		This was included in the old wording booklet as <i>3. Automatic Extensions of Coverage, d) Permission for custom farming.</i> In the new wording, it is instead included under the definition of "Farming."	Neutral –coverage remains for incidental custom farming while on the farm premises and where remuneration does not exceed \$35,000 during the policy term.
Poultry	d) Poultry	No change	Neutral

**Changes to Special Conditions**

The following Special Conditions are in the new form under 5) SPECIAL CONDITIONS. Changes from the old wording booklet are shown in the following table.

Old wording booklet	New Form	Change	Impact to coverage
Deductible Clause	a) Deductible Clause	No change	Neutral
Co-insurance clause	b) Co-insurance clause	Co-insurance percentage now shown on the Declaration Page.	Neutral – co-insurance remains at 80%.
Waiver of Co-Insurance	Waiver of Co-Insurance	Now shown under 5) <i>Special Conditions</i> , b) <i>Co-insurance clause</i> in the new form.	Neutral
Replacement Cost Clause	c) Basis of Valuation, i) Replacement cost	Removed requirement that a replacement cost claim subsequent to payment on an actual cash value basis be made within 180 days. Wording has been updated.	Neutral
	c) Basis of Valuation, ii) Actual Cash Value	Previously under A. <i>General Section, 1. Indemnity Agreement</i> in the old wording booklet.	Neutral

## Changes to Definitions

The following definitions appear in the new form under 6) DEFINITIONS. Changes from the old wording booklet are shown in the following table.

Old wording booklet	New Form	Change
Aircraft	a) Aircraft	No change

Business	b) Business	No change
N/A	c) Cash cards	This definition has been added to coincide with the addition of the money, precious metals and negotiable items exclusion.
Custom Farming	d) Custom Farming	No change
N/A	e) Digital Currency	This definition has been added to coincide with the addition of the money, precious metals and negotiable items exclusion.
Farming	f) Farming	This definition has been expanded to include permission for custom farming which was previously written as an automatic extension of coverage.
N/A	g) Fire Protective Equipment	This definition has been added to coincide with the addition of leakage from fire protective equipment to the named perils.
N/A	h) Money	This definition has been added to coincide with the addition of the money, precious metals and negotiable items exclusion.
Pollutants	i) Pollutants	No change
Premises	j) Premises	No change
N/A	k) Securities	This definition has been added to coincide with the addition of the money, precious metals and negotiable items exclusion.