## DEFINITIONS

**DWELLING**

**Dwelling is a residential structure that contains one to four units. Incidental service occupancies are permitted, such as daycare, beauty shop or office. Sales or manufacturing are not permitted.**

**COMMERCIAL**

**Buildings occupied for business purposes, such as:**

**\* Apartment Risk-(over 4 units)**

**\* Contractors Risk**

**\* Motel/Hotel Risk**

**\* Industrial and Processing Risk**

**\* Institutional Risk**

**\* Mercantile Risk - (An establishment which the principal business is the buying and selling of goods, retail/wholesale. Included are bars, grills and restaurants.)**

**\* Office Risk**

**\* Service Risk**

**FARM**

**A farm is property used to generate income, i.e., raising crops or livestock. A dwelling with additional buildings situated on a large parcel of land does not necessarily qualify for farm property coverage.**

**The policy covers dwellings, contents of dwellings, other structures used in connections with dwellings and farm structures. We do not cover crops or livestock. The perils are fire, lightning, wind, hail, explosion, riot or civil commotion, aircraft, vehicles, vandalism, limited theft, sinkhole collapse and volcanic action.**

**ASSIGNMENTS OF INTEREST**

**The policy cannot be assigned to a new policy holder. You will need to cancel the current policy and submit a new application for the new owner.**