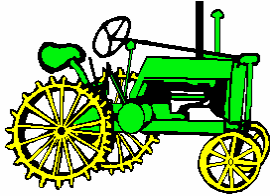


The Hanover Insurance Group offers to members of the Early Days Gas Engines & Tractor Association, Inc., a physical damage insurance coverage for antique tractors and gas engines.



Covered Equipment

- Scheduled antique tractors, gas engines and related mobile antique equipment
- Option: Trailers to haul antique tractors and gas engines.
- Option: Small hand tools and equipment used to maintain antique tractors and gas engines

Not Eligible

- Equipment not over 20 years old (doesn't apply to trailers and hand tools)
- Parts tractors, autos, vehicles, military vehicles, motorcycles and buses.

Program Benefits

- You schedule which items you wish to insure. Coverage options are available for trailers and hand tools.
- You can choose your deductible from \$250, \$500 or \$1,000
- Competitive program rates and low \$50 Minimum Premium per member applies.

Special Program Coverages

A special, all risk (subject to policy exclusions) physical damage insurance coverage for scheduled antique tractors and gas engines automatically includes these additional coverages:

- Additional Debris Removal Expense: \$5,000
- Expediting and Rental Expenses: \$5,000
- Fire Dept Service Charges: \$5,000
- Fire Extinguishing Equipment: \$2,500
- Inventory and Appraisal Expense: \$2,500
- Newly Purchased Equipment: \$100,000
- Pollutant Clean Up and Removal: \$10,000
- Rewards: \$1,000
- Equipment while in transit: included
- Coverage while away from your premises, including at exhibitions or shows: included

Contact Your E.D.G.E. & T.A.

Insurance Agent Today!

Carrel Sanders

Rich & Cartmill, Inc.

560 W. Mt. Vernon

Nixa, MO 65714

Office: 417-725-4564

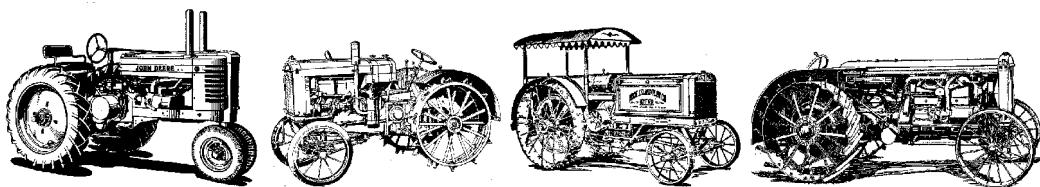
Fax: 417-725-4639

Email: csanders@rcins.com

How to apply for coverage:

Complete an Antique Tractor and Gas Engine coverage application with schedule and payment and submit to Rich & Cartmill, Inc., 560 W. Mt.

Vernon, Nixa, MO 65714. Email: csanders@rcins.com



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E.D.G.E. & T.A. –EQUIPMENT PHYSICAL DAMAGE COVERAGE RATES
Coverage A. Scheduled antique tractors, engines and related mobile equipment, with 100% current fair market value limits:

Deductible	Rate per \$100 of value
\$250	\$0.55
\$500	\$0.45
\$1,000	\$0.40

Example, one antique tractor with a value of \$7,000, with a \$250 deductible, $\$7,000 \times .55 = \39 . A premium of \$50 is due unless there is other covered equipment. A minimum premium of \$50 applies for all covered property (Coverage A, B, C) per EDGETA member.

Coverage B. Scheduled Trailers for hauling antique tractors, engines and related mobile equipment with actual cash value limits:

Deductible	Rate per \$100 of value
\$250	\$2.75
\$500	\$2.50
\$1,000	\$2.00

Any age of trailer is eligible. Actual Cash Value valuation applies. Coverage is not available for only trailers. Must insure antique tractors, engines or other equipment for a trailer to be covered.

Example, one trailer with a value of \$5,000, with a \$250 deductible, $\$5,000 \times \$2.75 = \$138$.

Coverage C. Scheduled and/or unscheduled hand tools used to maintain antique tractors, engines and related mobile equipment with actual cash value limits:

Deductible	Scheduled Tools Rate per \$100 of value	Unscheduled Tools, limit \$1,000 any ONE item. Rate per \$100 of value
\$250	\$3.00	\$4.00
\$500	\$2.75	\$3.50
\$1,000	\$2.50	\$3.00

Any age of tool is eligible. Actual Cash Value valuation applies. Limit on unscheduled tools PER ITEM IS \$1,000. MUST schedule all tools over \$1,000 per item.

Example, scheduled tools with total value of \$2,000 and unscheduled tools with a total value of \$3,000, with a \$250 deductible, $\$2,000 \times \$3.00 = \$60$ plus $\$3,000 \times \$4.00 = \$120$.

