

# Farm Building and/or Contents (Fire and Extended Coverage - Actual Cash Value) - Form 995E

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## Additional Definition applicable to this section only:

“**Vacant**” as it pertains to a Farm Outbuilding insured under this section of the policy means any farm outbuilding where the occupancy/operations of the building, as described on the Coverage Summary Page, have ceased or been reduced to the point of less than 25% of the operating capacity of the building, regardless of the presence of equipment. This does not apply to temporary depopulation due to disease control or temporary unoccupancy due to normal operating cycles.

## A. Property Insured

We insure:

1. Outbuildings – The buildings and structures described on the Coverage Summary Page for which an amount of insurance is shown, including:
  - a. permanently attached fixtures, equipment (including portable equipment on the premises pertinent to the outbuilding) and
  - b. materials and supplies on the premises intended for use in construction, alteration or repair of the building or structure and which are to enter into and form part of the building or structure.
2. Contents - Contents of a building or structure described on the Coverage Summary Page for which an amount of insurance is shown, while contained in the building or structure. This insurance applies only to property you own and which is usual and incidental to your agriculture operations, but you may apply up to 10% of the amount of insurance or \$5,000., whichever is less, to uninsured contents owned by others and for which you are responsible.

You may also apply 10% of the amount of insurance to cover contents while temporarily removed from your farm premises for repair or seasonal storage.

3. Other property specifically described on the Coverage Summary Page, for which an amount of insurance is shown.

## B. Insured Perils

1. **Fire or Lightning.** (excluding lightning damage to electrical devices or appliances) or **Explosion** of natural, coal or manufactured gas.
2. **Explosion.** The term “Explosion” does not include electric arcing, water hammer or rupture of any vessel or conduit due to water pressure therein;
3. **Lightning.** Lightning loss or damage to electrical appliances or devices;
4. **Smoke.** The term “Smoke” means smoke due to a sudden, unusual and faulty operation of any stationary furnace. There is no liability hereunder for any cumulative damage or depreciation;
5. **Impact by Aircraft or Land Vehicles:** There shall be no liability under this Peril for loss or damage to animals;
6. **Riot;**
7. **Vandalism or Malicious Acts:** There shall be no liability under this Peril in respect to loss or damage:
  - a. occurring while a building insured is “Vacant” irrespective of any permission elsewhere in this Policy;
  - b. occurring while a building insured or containing property insured is in course of construction irrespective of any permission elsewhere in this Policy;
  - c. to glass constituting part of a building;
  - d. to property insured directly or indirectly caused by theft or attempt thereat;
  - e. caused by the Insured’s spouse or any member of the same household.
8. **Windstorm and Hail:** There shall in no event be any liability hereunder in respect to loss or damage:

- a. to an outdoor radio or television antenna or its appurtenances and to roof signs;
- b. to windmills; wooden silos; threshed grain or to farm produce, hay, straw or silage in the open; livestock or poultry;
- c. to corrals or fencing anywhere on the premises, unless provided for elsewhere in the policy;
- d. to trees, lawns, plants and shrubs;
- e. directly or indirectly caused by snow-load or ice load, water, waterborne objects, ice, waves, tidal waves, land subsidence or landslide;
- f. to insured property contained in a building unless the damage occurs concurrently with and results immediately from an aperture in the building caused by windstorm or hail. Damage caused by snow-load is excluded;

9. **Falling Object:** The term "Falling Object" means an object striking the exterior of a building, but there shall be no liability under this Peril in respect to loss or damage caused to glass constituting part of a building unless such damage is coincidental with other damage to the building.

### **C. Loss or Damage Not Insured –**

We do not insure:

1. Loss or damage as stated in the "**loss or damage not insured**" section of the General Conditions.

### **D. Special Limits of Insurance**

#### **Average Distribution Clause**

If you have a single amount of insurance on more than one building, or the contents of more than one building, the amount of insurance in either case will be divided in proportions that the value of each building or the contents of each building bears to the total value of all buildings or the contents of all buildings at the time of loss.

#### **Co-Insurance Clause**

We will not pay for a greater proportion than the applicable amount of insurance, at the time of loss, bears to:

80% of the Actual Cash Value.

If two or more items are insured, the clause will apply separately to each item.

#### **Vacant Farm Outbuildings**

This Insurer shall not be liable for more than fifty percent (50%) of the amount we would otherwise have paid (had the property not been vacant at the time of loss or damage) on any farm outbuilding(s) damaged or destroyed while the said building(s) are vacant for more than 30 consecutive days. Optional Loss Settlement Clause is not applicable to vacant buildings.

### **E. Extensions of Coverage**

#### **Corrals and Farm Fencing**

We will pay up to \$2,500 for corrals and farm fencing on your farm premises listed on the Coverage Summary Page for damage caused by the perils insured by Form 995E (in addition to the limits of insurance indicated on the Coverage Summary Page).

#### **Debris Removal**

We will pay the reasonable expense incurred by you in the removal of debris of insured property as a result of an Insured Peril. This coverage does not increase the amount of insurance applying to the damaged property.

#### **Exterior Wiring Systems**

We will pay up to \$5,000 for loss or damage to exterior wiring systems consisting of poles, wires, transformers, switches and lighting on the insured premises, caused by a Specified Peril (in addition to the limits of insurance indicated on the Coverage Summary Page).

#### **Fire Department Charges**

We will pay up to \$3,000 or such other amount as may be specified on the Coverage Summary Page for your liability for fire department charges incurred when the fire department is called to save or protect insured property from an Insured Peril. No deductible applies to

this coverage.

### **New or Newly Acquired Buildings**

We will pay up to an additional amount of \$100,000 to cover new or newly acquired building(s) or additions to existing building(s) which are to be used in your farming operation. Form 995R applies to this extension.

This coverage shall cease when any of the following first occurs:

1. 30 days from the date construction begins;
2. additional limits of insurance are reported to the company;
3. this policy expires.

Additional premium for such new coverage shall be due and payable for values so reported, calculated from the date construction begins.

### **Pollution Damage - Insured Premises**

If a sudden and unintentional event occurs during the policy term resulting in "pollution" damage or contamination of property of the insured premises, which is required to be reported to any provincial authority, we will pay up to \$5,000, in any one policy term, subject to the policy deductible, for costs to remove and restore property of the insured premises.

### **Property Removed**

If you must remove insured property from your premises to protect it from loss or damage, it is insured by this policy for 30 days or until your policy term ends - whichever occurs first. The amount of insurance will be divided in the proportions that the value of the property removed bears to the value of all property at the time of loss.