

Enhanced Farm Coverage Endorsement - Form 2241

If the Coverage Summary Page indicates that Enhanced Farm Coverage Endorsement – Form 2241 applies, we provide the following itemized coverage:

Insurance	Amount
1. Blanket By-Laws Coverage.....	\$20,000
2. Computer Coverage.....	\$5,000
3. Corrals and Farm Fencing Coverage.....	\$5,000
4. Cost of Preparing Proof of Loss	\$1,000
5. Cost of Restoring Farm Operation Records.....	\$5,000
6. Cross Liability Coverage.....	Included
7. Debris Removal.....	5%
8. Exhibition Coverage.....	\$5,000
9. Extra Expense.....	\$10,000
10. Farm Office Furnishings and Equipment.....	\$5,000
11. Farm Sign Coverage.....	\$3,000
12. Farm Tools and Parts Coverage	\$2,000
13. Farm Water System Coverage.....	\$5,000
14. Fire Department Charges.....	\$10,000
15. Fuel and Fuel Tank Charges	\$3,000
16. Good Neighbor Coverage.....	\$10,000
17. Newly Acquired or Newly Constructed Farm Property	
Newly Acquired or Constructed Farm Buildings	\$250,000
Newly Acquired or Leased Farm Machinery and Equipment	\$150,000
Newly Acquired Livestock - Per Animal	\$5,000
Newly Acquired Livestock - Per Occurrence	\$10,000
18. Pollutant Clean Up and Removal Expense	\$10,000
19. Private Power and Light Poles	\$5,000
20. Property in the Custody of a Common Carrier	\$15,000
21. Seed, Chemicals and Fertilizer	\$10,000
22. Stacked Hay, Straw & Feed	\$5,000
23. Standing Crop Coverage	
Grain & Seed.....	\$5,000
Hay & Straw	\$1,000
24. Valuable Papers	\$5,000
25. Veterinarian Supply Coverage	\$5,000

1. Blanket By-Laws Coverage

The following is hereby added under Part 4 - Optional Coverages:

Blanket By-Laws Coverage (Additional Coverage under Farm Property - Farm Outbuildings and/or Contents)

a. Coverage: We will pay for the following:

i. Coverage A – Loss of the Undamaged Portion of a Building Coverage

If an Insured Peril causes loss or damage to an insured building at the described premises, we will pay for loss to the undamaged portion of the building caused by the enforcement of any by-law that:

- Requires the demolition of parts of the same building not damaged by an Insured Peril;
- Regulates the construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and
- Is in force at the time of loss.

ii. Coverage B – Demolition Cost Coverage

If an Insured Peril causes loss or damage to an insured building at the described premises, we will pay the cost to demolish and clear the site of undamaged parts of the building caused by the enforcement of any building, zoning or land use by-law.

iii. Coverage C – Increased Cost of Construction Coverage

If an Insured Peril causes loss or damage to an insured building at the described premises, we will pay for the increased cost to repair, rebuild or construct the building caused by the enforcement of any building, zoning or land use by-law. If the building is repaired or rebuilt, it must be intended for similar occupancy as the current property, unless otherwise required by a zoning or land use by-law. We will not pay for the increased cost of construction if the building is not repaired or replaced.

b. We will not pay under this Additional Coverage for the cost associated with the enforcement of any by-law which requires any Insured or others to test for, monitor, clean-up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of “pollutants”.

c. The most we will pay under this Coverage is \$20,000. This amount is in addition to the Amounts of Insurance. No deductible applies to this coverage.

2. Computer Coverage

We will pay up to \$5,000 in any one occurrence for direct physical loss of or damage to computer equipment (hardware and software) used in the farming operation caused by a peril insured under Form 2035. This coverage does not increase the amount of insurance applying to the damaged property.

3. Corrals and Farm Fencing Coverage

Coverage for the following is hereby added under Part 4 – Optional Coverages:

Corrals and Fencing Coverage:

We will pay up to \$5,000. in any one occurrence as an additional amount of Insurance for direct physical loss of or damage to corrals and/or fences on your farm premises caused by Form 995E (Fire & Extended Coverage).

Subject to a \$500. deductible.

4. Cost of Preparing Proof of Loss

Coverage for the following is hereby added under Part 4 – Optional Coverages:

Cost of Preparing Proof of Loss:

We will pay up to \$1000. for the cost of reasonable professional expenses incurred by you in preparing the proof of your loss or any other exhibits required by this policy. This amount is in addition to the Amounts of Insurance.

No deductible applies to this coverage.

5. Cost of Restoring Farm Operations Records (Including Auditor Fees):

Coverage for the following is hereby added under Part 4 – Optional Coverages:

Cost of Restoring Farm Operations Records (Including Auditor Fees):

We will pay up to \$5,000. in any one occurrence to cover your cost to research, replace or restore the lost information on farm operations records damaged by an Insured Peril. This is an additional amount of Insurance.

No deductible applies to this coverage.

6. Cross Liability Coverage

Under Section II Farm Liability Coverage the following coverage is hereby added:

Separation of Insured – Cross Liability

Without increasing the amount of insurance shown on the Coverage Summary Page, the insurance under Coverage E & Coverage F applies separately to each Insured against whom claim is made or suit is brought. However, this does not apply where a claim is

made or a suit is brought against a person insured by this policy by his or her spouse or any of the following if living in the same household as the insured person at the time of the occurrence of the "bodily injury" or "property damage" in respect of which the claim is being made or the suit is being brought:

- a. Relatives of either the insured person or his or her "spouse", or
- b. Any person under the age of 21 in their care.

The inclusion of more than one insured under this form shall not in any way affect the rights of such Insured either as respects any claim, demand, suit or judgment made or recovered by or in favour of any other Insured. This form shall protect each Insured scheduled to be covered by this endorsement in the same manner and to the same extent as though a separate policy had been issued to each, but nothing herein shall operate to increase the Insurer's liability as set forth elsewhere in this form beyond the amounts for which the Insurer would have been named as Insured.

7. Debris Removal

Coverage for the following is hereby added under Part 4-Optional Coverages:

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. If the amount payable for the loss, including the expense for removal of debris, is greater than the amount of Insurance on the insured property, an additional 5% of that amount will be available to cover debris removal expense.

No deductible applies to this coverage.

8. Exhibition Coverage

Additional Coverages in Section I Property Coverages are amended by inserting the following at the end thereof;

Exhibition Coverage:

We will pay up to \$5000. in any one occurrence for direct physical loss of or damage to Agricultural Property while at any fairground, exhibition or exposition for the purpose of exhibition or sale, caused by an Insured Peril. This coverage does not increase the amount of insurance applying to the damaged property.

Subject to a \$500. deductible

9. Extra Expense Coverage

The following is hereby added under Part 4 – Optional Coverages:

Extra Expense:

We will pay up to \$10,000. as an additional amount of insurance for the actual and necessary expenses you incur to resume normal farming operations interrupted as the result of direct physical loss of or damage to insured property by an Insured Peril.

Coverage for such extra expense is not limited by the expiration of this policy. We will not pay extra expense you incur after the period required for repair, rebuilding or replacement of insured property.

Any extra expense related to short term rental of mobile farm machinery shall be limited per day to 10% of the limit of coverage for this extension.

No deductible applies to this coverage.

10. Farm Office Furnishing and Equipment Coverage

Additional Coverages in Section 1 – Property Coverages are amended by inserting the following at the end thereof:

Farm Office Furnishings and Equipment Coverage:

You may apply \$5,000. of the amount of insurance on Coverage C-Personal Property for direct physical loss of or damage to "farm office furnishings and equipment" located on the "Premises" caused by an Insured Peril. "Farm office furnishings and equipment means: office furniture, fixtures, equipment, machines and supplies. This is not an additional amount of insurance.

Subject to a \$500. deductible.

11. Farm Sign Coverage

The following is hereby added under Part 4 – Optional Coverages:

Farm Sign Coverage:

We will pay up to \$3,000. in any one occurrence as an additional amount of insurance for direct physical loss of or damage to Farm Signs caused by an Insured Peril under Form 995A.

Subject to a \$500. deductible

12. Farm Tools and Parts Coverage

The following is hereby added under Part 4 – Optional Coverages:

Farm Tools and Parts Coverage:

We will pay up to \$2,000. in any one occurrence as an additional amount of insurance for direct physical loss of or damage to Farm Tools and Parts caused by an Insured Peril under Form 2165.

Subject to a \$500. deductible

13. Farm Water System Coverage

The following is hereby added under Part 4 – Optional Coverages:

Farm Water System Coverage:

We will pay up to \$5,000. in any one occurrence as an additional amount of insurance for direct physical loss of or damage to a water pump, pressure system and pump house used in whole or in part for farming purposes, caused by an Insured Peril under Form 995A.

Subject to a \$500. deductible

14. Fire Department Charges

We will pay up to \$10,000 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.

15. Fuel and Fuel Tank Coverage

The following is hereby added under Part 4 – Optional Coverages:

Fuel and Fuel Tank Coverage:

We will pay up to \$3,000. in any one occurrence as an additional amount of insurance for direct physical loss or damage to fuel tanks, fuel tank stands, and liquefied petroleum or manufactured gas stored on the premises, caused by an Insured Peril. This applies as an additional amount of insurance for direct physical loss of or damage caused by an Insured Peril under Form 2065

Subject to a \$500. deductible

16. Good Neighbor Coverage

Coverage for the following is added under Part 4 – Optional Coverages:

Good Neighbor Coverage:

We will pay up to \$10,000. in any one occurrence as an additional amount of insurance for direct physical loss or damage to Agricultural Property owned in whole by others, while in the Insured's care, custody and control, caused by an Insured Peril. If there is other insurance covering the same loss or damage, we will pay only for the amount of covered loss or damage in excess of the amount due to that other insurance.

Subject to a \$500. deductible

17. Newly Acquired or Newly Constructed Farm Property

Coverage for the following is added under Part 4 – Optional Coverages:

a. Newly Acquired or Newly Constructed Farm Buildings:

You may extend the insurance that applies to Agricultural Buildings to apply to:

- i. Your new buildings while being built; and
- ii. Buildings you acquire during the policy term at locations other than the specified premises which are intended for similar use as the building(s) described on the Coverage Summary Page.

The most we will pay for loss or damage under this Extension is \$250,000. This is not an additional amount of insurance.

b. Newly Acquired or Leased Farm Machinery and Equipment: You may extend the insurance that applies under Form 2165 to farm machinery and equipment you acquire during the policy term or for which you are legally liable. Individually scheduled tools, other machinery, spare parts and tools are excluded.

The most we will pay under this extension is \$150,000. This is not an additional amount of insurance.

c. Newly Acquired livestock: You may extend the insurance that applies under Form 2150 (or 2155) to similar livestock that you acquire during the policy term.

The most we will pay under this extension is \$10,000 and not more than \$5,000 for any one animal.

This is not an additional amount of insurance.

Insurance under this extension will end when any one of the following first occurs:

- a. The policy expires;
- b. 30 days expire after you acquire or begin to construct the property; or
- c. You report the values to us.

You agree to keep an accurate record of the date of the commencement of construction, acquisition and description and value of each item so covered and to pay pro-rata additional premium thereon.

Subject to a \$500. deductible.

18. Pollutant Clean Up and Removal Expense

Coverage for the following is added under Part 4 – Optional Coverages:

Pollutant Clean Up and Removal Expense:

We will pay your expense to extract “pollutants” from land or water at the “premises” if the discharge, dispersals, seepage, migration, release or escape of the “pollutants” is caused by or results from an Insured Peril that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the loss by Insured Peril occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of “pollutants”. But we will pay for testing which is performed in the course of extracting the “pollutants” from land or water. The most we will pay under this Additional Coverage for each described premises is \$10,000 for the sum of all covered expenses arising out of losses caused by Insured Perils occurring during each separate 12 month period of this policy. This amount is in addition to the Amounts of Insurance.

“Pollutants” means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.

Subject to a \$500. deductible.

19. Private Power and Light Poles

The following is hereby added under Part 4 – Optional Coverages:

Private Power and Light Poles:

We will pay up to \$5,000. in any one occurrence as an additional amount of insurance for direct physical loss of or damage to private power and light poles, outside wiring and attachments. Attachments include switchboxes, fuse boxes and other electrical equipment mounted on poles you own at the premises. This applies as an additional coverage to property insured under Farm Outbuildings and Contents per Form

995E and Extended Coverages.

The \$5000. limit applies in excess of any applicable deductible.

20. Property in the Custody of a Common or Contract Carrier

The following is hereby added under Part 4 – Optional Coverages:

Property in the Custody of a Common or Contract Carrier:

You may extend the insurance that applies to Feed, Grain, Chemicals, Fertilizer, Produce, Livestock, Stored Grain, Straw and Feed to provide coverage while in custody of a common or contract carrier, for up to a total of \$15,000.

This is not an additional amount of insurance.

21. Seed, Chemicals and Fertilizer

The following is hereby added under Part 4 – Optional Coverages:

Seed, Chemicals and Fertilizer:

We will pay up to \$10,000 in any one occurrence as an additional amount of Insurance for direct physical loss or damage to certified seed,

chemicals and fertilizer, caused by an Insured Peril under Form 2070.

Subject to a \$500. deductible.

22. Stacked Hay, Straw & Feed

The following is hereby added under Part 4 – Optional Coverages:

Stacked Hay, Straw & Feed

We will pay up to \$5,000 in any one occurrence as an additional amount of insurance for direct physical loss or damage to your stacked or baled hay, straw, silage or feed, commercial feed supplements, concentrates and processed grains, all for animal consumption, while located anywhere on property owned, leased or rented to the insured (including tarps and/or silage bags, on or attached to the Hay, Straw, Silage and Feed) caused by an Insured Peril under Form 2235.

Subject to a \$500. Deductible.

23. Standing Crop Coverage

Coverage for the following is added under Part 4 – Optional Coverages:

Standing Crop Coverage:

We will pay up to \$5,000. in any one occurrence as an additional amount of insurance for direct physical loss by fire to standing or swathed grains and seed crops and up to \$1,000. in any one occurrence for direct physical loss by fire under Form 2235 to Hay, Straw and Feed.

If there is other insurance covering the same loss or damage, we will pay only for the amount of covered loss or damage in excess of the amount due for that other insurance.

Subject to a \$500. deductible.

24. Valuable Papers

The following is hereby added under Part 4 – Optional Coverages:

We will pay up to \$5,000 in any one occurrence as an additional amount of insurance for your Valuable Papers, (as defined hereunder) pertaining to your agricultural operation while located on the insured premises, against all risks of direct physical loss or damage from any external cause subject to the terms and conditions set out below.

ADDITIONAL AGREEMENT OF COMPANY

Such insurance as is afforded by this coverage shall apply:

- a. While the said insured property is being conveyed outside the Insured's premises and while temporarily within other premises, except for storage, provided the Insurer's liability for loss or damage shall not exceed ten percent (10%) of the sum insured, and
- b. While the insured property is being removed to and while at a place of safety because of imminent danger of loss or damage and while being returned from such place provided the Insured gives written notice to the Insurer or such removal within ten days thereafter.

SPECIAL DEFINITIONS AND EXCLUSIONS

DEFINITIONS

Valuable Papers means documents of a professional nature such as written, printed, or otherwise inscribed documents and records, including books, maps, films, drawings, abstracts, deeds, mortgages and manuscripts, files, contracts usual to the profession of the Insured, but does not mean money or securities.

EXCLUSIONS

This policy does not insure:

- a. Property which cannot be replaced with other property of like kind and quality;
- b. Property utilized as samples, or for sale or for delivery after sale;
- c. Electrical or magnetic injury, disturbances or erasure of electronic recordings, except by lightning;
- d. Data processing media failure or breakdown or malfunction of the data processing equipment and component parts while the media is being run through the system, unless fire or explosion ensues and then only for the loss, damage or expense caused by such ensuing fire or explosion;
- e. Any data processing media prepared more than 24 hours before the loss which has not been duplicated and stored away from the insured premises, but this exclusion shall not apply to such property which cannot be duplicated because it is protected by copyright;
- f. Loss or damage as stated in the "Loss or Damage Not Insured" section of the General Conditions.

Subject to a \$500 Deductible.

25. Veterinarian Supply Coverage

Coverage for the following is added under Part 4 – Optional Coverages:

Veterinarian Supply Coverage:

We will pay up to \$5,000 in any one occurrence as an additional amount of Insurance for direct physical loss of or damage to veterinarian supplies (excluding semen and semen tanks) kept for use in your farming operations while on the "premises", caused by an Insured Peril, under Form 2070. Consequential Loss is included.

Subject to a \$500 deductible.

Except as otherwise provided in this Endorsement all terms and conditions of this policy shall remain unchanged.