

If the **Declaration Page** indicates that the **AGRIPAC BROAD ENDORSEMENT** applies, **we** will provide the coverage's as described and limited below only for those locations as described on the **Declaration Page**. This endorsement applies only to those locations that have Agripac coverage's.

The amount recoverable under any Extension of Coverage in this form shall apply only as excess insurance over any coverage in this or any other form or endorsement made a part of this policy. The limit of insurance is an aggregate for all locations on the policy that have Agripac coverage's.

The coverage's specified below are subject to all the terms, definitions, limitations, provisions and other conditions of this **policy**.

A. Accounts Receivable

We shall pay all sums due to loss of accounts receivable which becomes uncollectable because of loss or damage to records of the accounts receivable on or within 100 feet of the premises described in the **Declaration Page** caused by or resulting from an insured peril under **farm buildings** and **farm building contents** coverage. **We** shall pay other expenses, when reasonably incurred by the Insured in re-establishing records of accounts receivable following such loss or damage.

Records of the accounts receivable are any printed, written or recorded records detailing the accounts receivable, including such records which have been converted to a form useable in your data processing operations. Accounts receivables include records of work in progress and unbilled disbursements.

Limit of insurance: \$25,000 in any one occurrence.

B. Building By-Laws

We shall insure:

- i. loss occasioned by the demolition of any undamaged portion of the **farm buildings** or structures; or
- ii. cost of demolishing, and clearing the site of, any undamaged portion of the **farm buildings** or structures; or
- iii. any increase in the cost of repairing, replacing, constructing or reconstructing the **farm buildings** or structures on the same site or on an adjacent site, of the height, floor area and style, and for like occupancy; following an insured peril and arising from the enforcement of the minimum requirements of any by-law, regulation, or ordinance of law which:
 1. regulates zoning or the demolition, repair or construction of damaged buildings or structures; and
 2. is in force at the time of such loss or damage;

We shall not be liable under this coverage for losses occasioned by the enforcement of any by-law or ordinance or law which prohibits you from rebuilding or repairing on the same site or an adjacent site or prohibits continuance of like occupancy.

Limit of insurance: \$20,000 in any one occurrence.

C. Corrals and Fencing Coverage

We insure direct physical loss of or damage to corrals and/or fences caused by Fire, Lightning, or impact by aircraft, spacecraft or land vehicle. This coverage is in addition to any coverage provided under Section I of the **policy**.

Limit of insurance: \$5,000 in any one occurrence.

D. Removal of Debris

We insure debris removal expense in addition to the coverage provided under Section I of the **policy**, following a loss caused by an insured peril.

Limit of insurance: \$25,000 in any one occurrence.

E. Exhibition Coverage

We insure property insured by this **policy** for direct physical loss or damage caused by an insured peril while temporarily on exhibition at any location not owned by **you**, located in Canada or the

continental United States of America, including while in transit to and from such locations.

Limit of insurance: \$5,000 in any one occurrence.

F. Exterior Signs

We insure direct physical loss or damage to exterior signs located on **your premises**, following a loss caused by an insured peril under **farm buildings** and **farm building contents** coverage.

Limit of insurance: \$5,000 in any one occurrence.

G. Farm Extra Expense

We will pay you for the necessary extra expense which **you** incur in order to continue as nearly as possible the **normal** business operations following damage to or destruction which occurs during the term of this policy, to property insured under this policy, by the perils insured against.

We will pay for the extra expenses so incurred, for not exceeding such length of time, referred to as the "period of restoration", starting with the date of loss and not limited by the expiry date of this policy, as would be required to repair, rebuild, or replace such property as may be destroyed or damaged within a reasonable time after the date of loss.

The extra expenses covered in this clause are in excess of those which are necessary to reduce any loss under this coverage.

Limit of insurance: \$10,000 in any one occurrence

H. Farm Water Systems

We insure direct physical loss or damage caused by a peril insured against under **farm buildings** and **farm building contents** coverage to a water pump, pressure system or pump house used in whole or in part for farming purposes.

Limit of insurance: \$5,000 in any one occurrence.

I. Fire Fighting Expenses

We will compensate **you** for expenses incurred for fire department charges where an organized fire department is called because of a fire in, on or exposing the **premises** insured.

Limit of insurance: \$10,000 in any one occurrence.

J. Good Neighbour Coverage

We insure **farm building contents**, **farm machinery**, **farm produce** and **farm livestock** owned by others, while in **your** care, custody and control against losses caused by an insured peril, including loading and unloading and while in transit.

Limit of insurance: \$10,000 in any one occurrence.

K. Milk Contamination Extension:

We shall compensate you for refrigerated milk which is condemned by any Provincial Milk Marketing Board or any other similar provincial authority, due to contamination resulting from:

- i. **Farm livestock** medications including antibiotics;
- ii. The presence of a cleaning solution; or
- iii. The failure to activate the bulk milk cooling tank(s) on **your farm** premises.

We will not compensate for condemned milk contaminated from:

- i. Any intentional act by **you** or **your** employees;
- ii. Any medication or growth hormone not approved for use in Canada.

We will not compensate for any fines, suspension of marketing agreement or loss of market due to contaminated milk, however caused.

Limit of Insurance: \$10,000 in any one occurrence.

L. Private Power and Light Poles

We insure direct physical loss or damage caused by a peril insured against under **farm buildings** and **farm building contents** coverage to private power and light poles, outside wiring and attachments. Attachments include attached switch boxes, fuse boxes and other electrical equipment mounted on poles owned by the Insured.

Limit of insurance: \$5,000 in any one occurrence.

M. Professional Fees

We insure the reasonable fees payable to **your** Auditors, Accountants, Lawyers, Architects, Engineers, or other consultants, except **your** own employees and Public Adjusters, for producing particulars of details of **your** loss or losses in order to arrive at the loss payable following a loss caused by an insured peril.

Limit of insurance: \$10,000 in any one occurrence.

N. Temporary Locations

We insure **farm building contents** insured by this **policy** against direct physical loss or damage caused by an insured peril while temporarily at any location not owned, rented or controlled in whole or in part by **you**, which is located in Canada or the continental United States of America.

Limit of Insurance: \$25,000 in any one occurrence.

O. Valuable Papers and Records

We insure **valuable papers and records** owned by **you** or held by **you** for direct physical loss or damage as a result of a peril insured against under **farm buildings** and **farm building contents** coverage, to the extent of your interest in such property, including **your** liability to others.

We do not insure against loss or damage:

- i. directly resulting from errors or omissions in processing or copying unless fire or explosion ensues and then only for direct loss caused by such ensuing fire or explosion;
- ii. to property which cannot be replaced with other of like kind and quality.

Limit of Insurance: \$10,000 in any one occurrence

As used in this extension:

"**Valuable papers and records**" means written, printed or otherwise inscribed documents and records, including books, maps, drawings, card index systems, abstracts, deeds, mortgages, manuscripts, films, tapes, discs, drums, cells or other magnetic recordings or storage media for electronic data processing, but excluding money or securities.

P. Veterinarian Supply Coverage

We insure against direct physical loss or damage caused by a peril insured to veterinarian supplies (excluding semen and semen tanks) kept for use in your farming operations while on the **premises**

Limit of insurance: \$2,500 in any one occurrence.

Q. Working Farm Dog Coverage

We insure against death, destruction, loss or injury caused by a peril insured to **your working farm dog** for the following expenses:

- i. veterinary charges to treat, euthanize, bury or cremate **your** injured **working farm dog**;
- ii. costs associated with replacing **your** deceased **working farm dog** with one of a similar breed and pedigree;
- iii. costs associated with training a replacement **working farm dog** if **your** deceased or injured **working farm dog** can no longer perform farming duties.

We do not insure against loss or damage resulting from:

- i. theft, mysterious disappearance or escape;
- ii. exposure to excessive hot or cold temperatures such as freezing, cold, snowstorms, or heatwaves;
- iii. any other person at the direction of any person insured by this policy;
- iv. **your** employees or other person(s) to whom the **working farm dog** is entrusted.

This coverage is not subject to a deductible.

Limit of insurance: \$1,500 in any one occurrence.

As used in this extension, **Working Farm Dog** means any breed of dog specifically purchased, trained, able and being used for herding **farm livestock**.