

**GREENHOUSE BUILDING, EQUIPMENT, STOCK AND CROP BROAD FORM COVERAGE**

**PROPERTY GENERAL DEFINITIONS**

Wherever used in this form:

1. **"Greenhouse Building"** means:  
the building(s) described on the Declaration Page and includes:
  - (i) fixed structures pertaining to the building(s) and located on the "premises";
  - (ii) additions and extensions communicating and in contact with the building(s);
  - (iii) permanent fittings and fixtures attached to and forming part of the building(s);
  - (iv) materials, equipment and supplies on the "premises" for maintenance of, and normal repairs and minor alterations to the "building" or for building services;
2. **"Equipment"** means:
  - (i) generally all contents usual to the Insured's greenhouse business including furniture, furnishings, fittings, fixtures, machinery, tools, utensils and appliances other than "building" or "stock" as herein defined;
  - (ii) electronic or electro mechanical equipment, including but not limited to computers data processing equipment, terminals, teleprinters, readers, computerized cash registers and word processing equipment owned by the insured or leased to the insured;
  - (iii) similar property belonging to others, which the Insured is under obligation to keep insured or for which he is legally liable;
  - (iv) tenant's improvements which are defined as building improvements, alterations and betterments made at the expense of the Insured to a "building" occupied by the Insured and which are not otherwise insured, provided the Insured is not the owner of such "building". If the Insured purchased the use interest in tenant's improvements made by a predecessor tenant, this Form applies as though such tenant's improvements had been made at the expense of the Insured.
3. **"Stock"** means:
  - (i) merchandise (other than "crops") of every description usual to the Insured's greenhouse business;
  - (ii) packing, wrapping and advertising materials; and
  - (iii) similar property belonging to others, which the Insured is under obligation to keep insured or for which he is legally liable.
4. **"Contents"** means: Equipment and Stock as defined above.
5. **"Crop"** means: growing plants in cultivation from the time the seed, bulb, plant or cutting is deposited in the soil or other media used in growing plants and includes such media or soil while in a Greenhouse building
6. **"Property of Every Description"** means: Building(s), Equipment and Stock as defined above.
7. **"Premises"** means the entire area within the property lines and areas under adjoining sidewalks and driveways at the locations described in the Declaration Page and in or on vehicles within 100 metres (328 feet) of such locations.
8. **"Fire Protective Equipment"** includes tanks, water mains, hydrants, valves and any other equipment whether used solely for fire protection or jointly for fire protection and for other purposes, but does not include:
  - (i) branch piping from a joint system where such branches are used entirely for purposes other than fire protection;
  - (ii) any water mains or appurtenances located outside of the described "premises" and forming a part of the public water distribution system;
  - (iii) any pond or reservoir in which the water is impounded by a dam.
9. **"Pollutants"** means any solid, liquid, gaseous or thermal irritant, or contaminants including odour, vapour, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
10. **"Clean up"** means the removal, containment, treatment, decontamination, detoxification, stabilization, neutralization or remediation of "pollutants", including testing which is integral to the aforementioned processes.
11. **"Fungi"** includes, but is not limited to, any form or type of mould, yeast, mushroom or mildew whether or not allergenic, pathogenic or toxigenic, and any substance, vapour or gas produced by, emitted from or arising out of any "fungi" or "spores" or resultant mycotoxins, allergens or pathogens.
12. **"Spores"** includes, but is not limited to, one or more reproductive particles or microscopic fragments produced by, emitted from or arising out of any "fungi".
13. **"Theft"** means the wrongful abstraction of property.
14. **"Data"** means representations of information or concepts, in any form.
15. **"Data Problem"** means:
  - (i) erasure, destruction, corruption, misappropriation or misinterpretation of "Data";
  - (ii) error in creating, amending, entering, deleting or using "Data"; or
  - (iii) inability to receive, transmit or use "Data"; or
  - (iv) damage to electronic data processing equipment or other related component system, process or device.
16. **"Named Perils"** means:
  - (A) **FIRE OR LIGHTNING**
  - (B) **EXPLOSION:** Except with respect to explosion of natural, coal or manufactured gas, there shall in no event be any liability hereunder for loss or damage caused by explosion, rupture or bursting in or of the following property owned, operated or controlled by the Insured:
    - (i)
      - (a) the portions containing steam or water under steam pressure of all boilers generating steam, and piping or other equipment connected to said boilers and containing steam or water under steam pressure;
      - (b) piping and apparatus or parts thereof normally containing steam or water under steam pressure from an external source and while under such pressure
      - (c) the combustion chambers or fire boxes of steam generating boilers of the chemical recovery type and the flues or passages which conduct the gases of combustion therefrom;
      - (d) smelt dissolving tanks;
    - (ii) other vessels and apparatus and pipes connected therewith, while under pressure or while in use or in operation, provided their maximum normal internal working pressure exceeds 103 kilopascals (15 pounds per square inch) above atmospheric pressure except that liability is specifically assumed for loss or damage resulting from the explosion of manually portable gas cylinders;
    - (iii) moving or rotating machinery or parts of same when such loss or damage is caused by centrifugal force or mechanical breakdown;
    - (iv) any vessels and apparatus and pipes connected therewith while undergoing pressure tests, but this exclusion shall not apply to other property insured hereunder that has been damaged by such explosion;
    - (v) gas turbinesThe following are not explosions within the intent or meaning of this section:
    - (a) electric arcing or any coincident rupture of electrical equipment due to such arcing;
    - (b) bursting or rupture caused by hydrostatic pressure or freezing;

(c) bursting or rupture of any safety disc, rupture diaphragm or fusible plug.

**(C) IMPACT BY AIRCRAFT, SPACECRAFT OR LAND VEHICLE:**

The Terms "Aircraft" and "Spacecraft" include articles dropped therefrom. There shall in no event be any liability hereunder due to cumulative damage or for loss or damage:

- (i) caused by land vehicles belonging to or under the control of the Insured or any of his employees;
- (ii) to aircraft, spacecraft or land vehicles causing the loss;
- (iii) caused by any aircraft or spacecraft when being taxied or moved inside or outside of "buildings".

**(D) RIOT, VANDALISM OR MALICIOUS ACTS:** The term Riot includes open assemblies of strikers inside or outside the "premises" who have quitted work and of locked out employees.

There shall in no event be any liability hereunder for loss or damage:

- (i) due to cessation of work or by interruption to process or business operations or by change(s) in temperature;
- (ii) due to flood or release of water impounded by a dam, or due to any explosion other than an explosion in respect of which there is insurance under Clause 12B
- (iii) due to theft or attempted theft

**(E) SMOKE:** The term "Smoke" means smoke due to a sudden, unusual and faulty operation of any stationary furnace. There shall in no event be any liability hereunder for any cumulative damage.

**(F) LEAKAGE FROM FIRE PROTECTIVE EQUIPMENT:** The term Leakage From Fire Protective Equipment means the leakage or discharge of water or other substance from within the equipment used for fire protection purposes for the "premises" described on the "Declaration Page" or for adjoining premises and loss or damage caused by the fall or breakage or freezing of such equipment.

**(G) WINDSTORM OR HAIL:** There shall in no event be any liability hereunder for loss or damage:

- (i) to the interior of the "buildings" insured or their contents unless damage occurs concurrently with and results from an aperture caused by windstorm or hail;
- (ii) directly or indirectly caused by any of the following, whether driven by wind or due to windstorm or not; snow-load, ice-load, tidal wave, high water overflow, flood, waterborne objects, waves, ice, land subsidence, landslip

**PROPERTY GENERAL PROVISIONS (Applicable to Greenhouse Building, Equipment, Stock and Crop Coverage)**

**(a) Verification of Values:** The Insurer or its duly appointed representative shall be permitted at all reasonable times during the term of this Policy, or within one year after termination or expiration, to inspect the property insured and to examine the Insured's books, records and such policies as relate to any property insured hereunder. Such inspection or examination shall not waive nor in any manner affect any terms or conditions of this Policy.

**(b) Valuations:** For the purpose of calculating the total value of the property for the application of co insurance, value reporting and for loss adjustment, the following valuation basis applies:

- (i) on unsold "stock" or "crop" the actual cash value of the property at the time any loss occurs, but in no event to exceed what it would cost to repair or replace with material of like kind and quality;
- (ii) on sold "stock" or "crop" the selling price after allowance for discounts;
- (iii) on property of others in the custody or control of the Insured for the purpose of performing work thereon the amount which the Insured is liable but in no event to exceed the actual cash value at the time and place of loss plus allowance for labour and materials expended to such time;
- (iv) on tenant's improvements and records as defined in paragraphs (i) and (ii) of Clause (c);
- (v) on all other property insured under this Policy and for which no more specific conditions have been set out the actual cash value at the time the loss or damage occurs but in no event to exceed what it would then cost to repair or replace with material of like kind and quality.

**(c) Special Basis of Settlement:**

**(i) Tenant's Improvements:** The liability of the Insurer shall be determined as follows:

- (a) if repaired or replaced with due diligence and dispatch, the amount actually and necessarily expended but in no event exceeding the actual cash value of the tenant's improvements immediately prior to the time of destruction or damage;
- (b) if not repaired or replaced with due diligence and dispatch after such loss, that portion of the original cost of the damaged or destroyed tenant's improvements which the unexpired term of the lease at the time of loss bears to the period(s) from the date(s) such tenant's improvements were made to the expiration date of the lease.

**(ii) Records:** The liability of the Insurer for loss or damage to:

- (a) books of accounts, drawings, card index systems and other records, other than as described in (b) below, shall not exceed the cost of blank books, blank pages or other materials, plus the cost of labour for actually transcribing or copying said records;
- (b) media, data storage devices, and program devices for electronic and electro mechanical data processing or for electronically controlled equipment, shall not exceed the cost of reproducing such media, data storage devices, and program devices from duplicates or from originals of the previous generation of the media, but no liability is assumed hereunder for the cost of gathering or assembling information or data for such reproduction.

Whichever of the above is applicable shall be the basis to be adopted for the purpose of applying co insurance.

**(d) Premium Adjustment:** If within six months after the expiry or anniversary date of each period of insurance under this policy, you file with us a Premium Adjustment Form showing, for the said period, the actual cash value of the "stock" or "crop" insured on the last day of each month at each location, subject to verification by your accountant, the actual premium for such period will then be calculated at the rate applying to each location for the average amount of the total values declared. If the premium paid by you for such coverage exceeds the actual premium calculated above, we will refund to you any excess paid, subject to a maximum refund of 50% of the premium paid. If any monthly-declared values exceed the limit of insurance, the amount of the excess will not be included in the premium adjustment calculations.

**(e) Property of Others:** At the option of the Insurer, any loss may be paid to the Insured or adjusted with and paid to the customer or the owner of the property.

**(f) Reinstatement:** Loss under this coverage form shall not reduce the applicable amount of insurance.

**(g) Property Protection Systems:** It is agreed that the Insured shall notify forthwith the Insurer of any interruption to, or flaw or defect, coming to the knowledge of the Insured, in any:

- (i) sprinkler or other fire extinguishing system; or
- (ii) fire detection system; or
- (iii) intrusion detection system; or
- (iv) surge suppression system;

and shall also notify forthwith the Insurer of the cancellation or non renewal of any contract which provides monitoring or maintenance services to any of these systems or of the notification of the suspension of police service in response to any of these systems.

**(h) Non Waiver:** No term or condition of this policy shall be deemed to be waived by the Insurer in whole or in part unless the waiver is clearly expressed in writing, signed by a person authorized for that purpose by the Insurer. Neither the Insurer nor the Insured shall be deemed to have

waived any term or condition of this policy by any act relating to the appraisal of the amount of loss or to the delivery and completion of proofs, or to the investigation or adjustment of any claim under the Policy.

- (i) **Examination of Insured:** In the event of a claim under this policy, you must submit to examination under oath, at our request, an produce for examination at such reasonable place and time as designated by us or our representative, all documents in your possession or control that relate to the matters in question, and you must permit extracts and copies of such documents to be made.
- (j) **Territorial Limits:** This policy insures only within the territorial limits of Canada and the Continental United States of America excluding Alaska.

## PERILS AND PROPERTY INSURED

- 1. This Form, except as herein provided, insures against all direct physical loss of or damage to the property insured but only for those items for which an amount of insurance is shown on the "declaration page" and only while at the location(s) specified on the "declaration page". Loss of or damage to the insured property must occur on an accidental basis, meaning that the cause of loss must be a happening by chance or an unexpected event taking place or an event which is not according to the usual course of events, in order to be considered insurable. Failure to comply with any term or condition may result in the denial of a claim under the policy.

## EXCLUSIONS

2.

### A. PROPERTY EXCLUDED

This Form does not insure loss of or damage to:

- (a) sewers, drains or water mains located beyond the outside bearing walls or foundations of the property insured, outside communication towers, antennae (including satellite receivers) and equipment attached thereto, street clocks, exterior signs, exterior glass or vitrolite and lettering or ornamentation thereon, but this exclusion does not apply to loss or damage caused directly by "Named Perils";
- (b) cold beds or hot beds attached to the greenhouse building;
- (c) property at locations which to the knowledge of the Insured are vacant, unoccupied or shut down for more than thirty (30) consecutive days but this exclusion does not apply to loss or damage occurring during the non-growing season;
- (d) electrical devices, appliances or wiring caused by electrical currents other than lightning unless fire or explosion ensues and then only for such ensuing loss or damage;
- (e) property below the surface of the ground including, but not limited to, tanks, foundations, pilings, engines, flues, pipes, wiring and drains;
- (f) animals, fish or birds;
- (g) money, bullion, platinum and other precious metals and alloys, securities, stamps, tickets and tokens, evidence of debt or title;
- (h) vehicles subject to motor vehicle registration within the provincial jurisdiction, watercraft, amphibious or air cushion vehicles, aircraft, spacecraft, trailers, motors or other accessories attached to or mounted on such property, but this exclusion shall not apply to watercraft, amphibious or air cushion vehicles held for sale when on the "premises" of the Insured;
- (i) furs, fur garments, jewels, jewellery, costume jewellery, watches, pearls, precious and semi precious stones, tobacco products and pre-recorded video tapes;
- (j) property insured under the terms of any Marine Insurance, and property while waterborne, except while on a regular ferry or railway car transfer in connection with land transportation;
- (k) property on loan or on rental or sold by the Insured under conditional sale, instalment payment or other deferred payment plan, from the time of leaving the Insured's custody, but this exclusion does not apply while such property is in the custody of a carrier for hire for the purpose of delivery at the risk of the Insured;
- (l) property in the custody of a sales representative outside the "premises" of the Insured, unless an amount of insurance is shown on the "Declaration Page" pertaining to "Sales Representative";
- (m) property illegally acquired, kept, stored or transported; property seized or confiscated for breach of any law or by order of any public authority;
- (n) any pressure vessel having normal internal working pressure greater than 103 kilopascals (15 pounds per square inch) above atmospheric pressure; (ii) any boiler, including the piping and equipment connected thereto, which contains steam or water under steam pressure (except tanks having an internal diameter of 610 millimetres (24 inches) or less used for the storage of hot water for domestic use); caused directly or indirectly by explosion, rupture, bursting, cracking, burning out or bulging of such property while connected ready for use, but this exclusion does not apply to:
  - (i) manually portable gas cylinders;
  - (ii) explosion of natural, coal or manufactured gas;
  - (iii) explosion of gas or unconsumed fuel within a furnace or within the gas passages therefrom to the atmosphere.
- (o) property used in whole or in part for the cultivation, harvesting, processing, manufacture, distribution or sale of marijuana or any product derived from, or containing, marijuana or any other substance falling within the Schedules of the Controlled Drugs and Substance Act, whether or not the insured is aware of such use of the property.

### B. PERILS EXCLUDED

This Form does not insure against loss or damage resulting from contributed to or caused directly or indirectly by:

- (a) earthquake, except for ensuing loss or damage which results directly from "fire", "explosion", "smoke" or "leakage from fire protective equipment";
  - (b) flood, including waves, tides, tidal waves, tsunamis, or the rising of, the breaking out or the overflow of, any body of water whether natural or man made, but this exclusion does not apply to ensuing loss or damage which results directly from fire, explosion, smoke or leakage from fire protective equipment or leakage from a water main,
- exclusions (a) and (b) do not apply to property in transit;
- (c)
    - (i) seepage, leakage or influx of water derived from natural sources through basement walls, doors, windows or other openings therein, foundations, basement floors, sidewalks, sidewalk lights, or by the backing up of sewers, sumps, septic tanks or drains, unless concurrently and directly caused by a peril not otherwise excluded in Clause 2.B hereof;
    - (ii) the entrance of rain, sleet or snow through doors, windows, skylights or other similar wall or roof openings unless through an aperture concurrently and directly caused by a peril not otherwise excluded in Clause 2.B hereof;
  - (d) by any "fungi" or "spores" unless such "fungi" or "spores" are directly caused by or directly result from a peril otherwise insured and not otherwise excluded by this Form;
  - (e) mechanical or electrical breakdown, centrifugal force or derangement in or on the "premises", unless fire ensues and then only for the loss or damage caused directly by such ensuing fire;
  - (f) dampness or dryness of atmosphere, changes of temperature, freezing, heating, shrinkage, evaporation, loss of weight, leakage of contents, exposure to light, contamination, change in colour or texture or finish, rust or corrosion, marring, scratching or crushing, but this

exclusion does not apply to loss or damage caused directly by "Named Perils", rupture of pipes or breakage of apparatus not excluded under paragraph (l) of Clause 2.A. hereof, theft or attempt thereof or accident to transporting conveyance. Damage to pipes caused by freezing is insured provided such pipes are not excluded in paragraph (l). of Clause 2.A. hereof;

- (g) weight of water, ice, snow or sleet unless at the time of loss the entire greenhouse building is heated to a reasonable temperature and in addition, in the case of loss to the insured greenhouse building, unless such greenhouse is in use for the production of growing crops;
- (h) smoke from agricultural smudging or industrial operations;
- (i) animals, birds, insects, rodents (such as squirrels and rats), vermin (such as racoons and skunks) but this exclusion does not apply to loss or damage caused directly by "fire", "explosion" or "smoke"
- (j) pests or diseases, or due to any act or condition incidental to either of the foregoing whether such loss be direct or indirect, proximate or remote or be in whole or in part caused by, contributed to or aggravated by any of the perils insured against by this form;
- (k) delay, loss of market, or loss of use or occupancy;
- (l) any dishonest or criminal act on the part of the Insured or any other party of interest, employees or agents of the Insured, or any person to whom the property may be entrusted (bailees for hire excepted); but this exclusion does not apply to physical damage, caused directly by employees of the insured, which results from a peril otherwise insured and not otherwise excluded under this form;
- (m) to "greenhouse buildings" by;
  - (i) snowslide, landslide, subsidence or other earth movement, except for ensuing loss or damage which results directly from "fire", "explosion", "smoke" or "leakage from fire protective equipment";
  - (ii) explosion (except with respect to explosion of natural, coal or manufactured gas), collapse, rupture, bursting, cracking, burning out or bulging of the following property owned, operated or controlled by the Insured, unless fire ensues and then only for the loss or damage caused directly by such ensuing fire;
    - (a) the portions containing steam or water under steam pressure of all boilers generating steam, and piping or other equipment connected to said boilers and containing steam or water under steam pressure;
    - (b) piping and apparatus or parts thereof normally containing steam or water under steam pressure from an external source and while under such pressure;
    - (c) other vessels and apparatus and pipes connected therewith while under pressure, or while in use or in operation provided their maximum normal internal working pressure exceeds 103 kilopascals (15 pounds per square inch) above atmospheric pressure but this exclusion does not apply to loss or damage resulting from the explosion of manually portable gas cylinders or of tanks having an internal diameter of 610 millimetres (24 inches) or less used for the heating and storage of hot water for domestic use;
    - (d) moving or rotating machinery or parts thereof;
    - (e) any vessels and apparatus and pipes connected therewith while undergoing pressure tests but this exclusion does not apply to other property insured hereunder that has been damaged by such explosion;
    - (f) gas turbines;
  - (iii) settling, expansion, contraction, moving, shifting or cracking unless concurrently and directly caused by a peril not otherwise excluded in Clause 2.B. hereof;
- (n) wear and tear, gradual deterioration, latent defect, inherent vice, or the cost of making good faulty or improper material, faulty or improper workmanship, faulty or improper design, provided, however, to the extent otherwise insured and not otherwise excluded under this Form, resultant damage to the property is insured;
- (o) mysterious disappearance or shortage of "equipment" or "stock" or "crop" disclosed on taking inventory;
- (p) loss or damage sustained to any insured property while actually being worked upon and directly resulting therefrom or caused by any repairing, adjusting or servicing of any insured property, unless fire or explosion ensues and then only for such ensuing loss or damage;
- (q) disturbance or erasure of electronic recordings by electric or magnetic injury except by lightning.

#### C. POLLUTION EXCLUSION

This policy does not insure against loss or damage resulting from contributed to or caused directly or indirectly by:

- (a) any actual or alleged spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants", nor the cost or expense of any resulting "clean up", but this exclusion does not apply:
  - (i) if the spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants" is the direct result of a peril not otherwise excluded on this policy;
  - (ii) to loss or damage caused directly by a peril not otherwise excluded under this policy;
  - (iii) cost or expense for any testing, monitoring, evaluation or assessing of an actual, alleged, potential or threatened spill discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants".

#### D. DATA EXCLUSION

This policy does not insure:

- (a) "Data";
- (b) loss or damage resulting from, contributed to or caused directly or indirectly by "Data Problem".

However, if loss or damage caused by "Data Problem" results in the occurrence of further loss or damage to property insured that is directly caused by "Named Perils" as defined in this policy, this exclusion (b) shall not apply to such resulting loss or damage.

**ADDITIONAL AGREEMENTS OF THIS FORM**

**THE FOLLOWING ADDITIONAL AGREEMENT, SUBJECT TO THE POLICY CONDITIONS, SHALL NOT INCREASE THE LIMIT OF INSURANCE**

**DEBRIS REMOVAL:** (For the purposes of the property insured specifically by this coverage form this Debris Removal Clause replaces the Debris Removal Clause printed elsewhere in the policy to which this coverage form is attached). The Insurer will indemnify the Insured for expenses incurred in the removal from the Insured's "premises" of debris of the property insured (except "Crops") occasioned by loss or damage to such property, for which loss or damage insurance is afforded under this Form. The Insurer will indemnify the Insured for expenses incurred in the removal of debris or other property which is not insured by this Form but which has been blown by windstorm upon the location specified on the "Declaration Page". The expenses will be indemnified only if they are reported to "us" within 180 days of the earliest of:

- (i) the date of the direct physical loss or damage; or
- (ii) the end of the policy period.

**This Additional Agreement does not apply to costs or expenses:**

- (i) to "clean up" "pollutants" from land or water; or
- (ii) for testing, monitoring, evaluating or assessing of an actual, alleged, potential or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants"; or
- (iii) remove soil or other similar medium used for growing crops; or
- (iv) remove crops which may be damaged by the perils insured against or by debris resulting from these perils; or
- (v) remove glass from soil or similar medium used for growing crops.

**CONSEQUENTIAL LOSS:** Coverage is provided for consequential damage to insured Stock and Crops caused by change in temperature resulting from damage by the perils insured against to insured building(s) or equipment used for refrigerating, cooling, air-conditioning, heating, generating or converting power (including their connections and supply or transmission lines and pipes) only when situated on the premises listed on the Declaration Page.

**THE FOLLOWING ADDITIONAL AGREEMENTS, SUBJECT TO THE POLICY CONDITIONS, ARE COVERED UP TO A LIMIT OF \$5000 OR SUCH LIMIT AS SHOWN ON THE DECLARATION PAGE**

**DATA:** Coverage is provided for the depreciated cost of insured "data" that sustains direct damage by an insured peril.

**MEDIA:** Coverage is provided for the depreciated cost of insured media that sustains direct damage by an insured peril. Media being materials on which data are recorded including magnetic tapes, disc packs, paper tapes and cards.

**BUILDING DAMAGE BY THEFT:** Coverage is extended to insure damage (except by fire) to that part of a "building" occupied by the Insured directly resulting from theft or any attempted theft and from vandalism or malicious acts committed on the same occasion, provided the Insured is the owner of such "building" or is liable for such damage and the "building" is not otherwise insured on this policy. Glass and lettering or ornamentation on the glass is excluded from this extension.

**SIGNS:** The Insurer will indemnify the Insured for all accidental loss or damage to insured interior and exterior signs subject to the Perils Excluded in Section 2.B.

**OFF PREMISES STOCK AND EQUIPMENT:** Coverage is provided for insured property sustaining direct damage by an insured peril;

- (a) while temporarily removed from the insured "premises"
- (b) while in transit or in the custody of the insured, any officer or employee.

In no event does this extension apply to salesmen's samples, contractor's stock, equipment and tools, property at or in fairs or exhibitions, or display items unless specifically stated on the policy "Declaration Page".

**PERSONAL PROPERTY OF VISITORS AND EMPLOYEES:** Coverage is provided for personal property of employees and visitors to the insured "premises" for damage caused by the perils that apply to insured contents to a limit of \$500 per item. The insurance on such personal property shall not attach if the owner insures the property, unless the Insured is under obligation to keep the property insured or is legally liable for its loss or damage.

**EXTRA EXPENSE:** Coverage is provided for the extra expense necessarily incurred by the Insured to continue normal business services and operations which are interrupted as a result of loss by a peril insured against to insured property and only for the period of time required with the exercise of due diligence and dispatch to restore normal business service and operations.

**PROFESSIONAL FEES:** Coverage is provided for reasonable fees payable to Professionals whom an Insured may hire to produce and certify particulars or details of the Insured's business required by the Insurer to arrive at the loss payable to the Insured.

**THE FOLLOWING ADDITIONAL AGREEMENT SUBJECT TO THE POLICY CONDITIONS ARE IN ADDITION TO THE LIMIT OF LIABILITY APPLYING UNDER THIS POLICY**

**AUTOMATIC COVERAGE:** Coverage is provided for building(s) or additions to existing buildings up to a limit of \$100,000 or to contents up to a limit of \$25,000. This shall cover new building(s) or additions to an existing building or additional contents all to be used in conjunction with the expansion of the Insured's existing business. This additional coverage shall cease 60 days from the date construction begins or contents are shipped, or these additional amounts are reported to the company. Additional premium for such new coverage shall be due and payable for values so reported, computed from the date construction begins or additional contents arrive at the premises.

**ALL OTHER TERMS AND CONDITIONS OF THE POLICY TO WHICH THIS FORM IS ATTACHED REMAIN IN FORCE**