

Farm Produce – Refrigerated in Transit

In consideration of the additional premium, we insure your farm produce listed on the Declaration Page of this policy, subject to the terms and conditions of the policy and the Enhanced Farm Produce (Form EFP).

ADDITIONAL DEFINITION

The term “**mobile refrigeration unit**” means a highway truck or trailer unit manufactured or designed to carry farm products that require cooling or heating to prevent spoilage.

Refrigerated Produce in Transit – Extension of Coverage: We also insure loss or damage to insured produce, while contained in mobile refrigeration units on vehicles due to a change in temperature as a result of physical damage to such mobile refrigeration units, caused by an insured peril, or due to mechanical or electrical breakdown of the mobile refrigeration unit.

We only insure refrigerated produce owned by you, or for which you are legally responsible.

Warranty

In consideration of the foregoing extension of coverage, it is understood and agreed that this policy shall not cover loss or damage caused by any sudden or accidental refrigeration or heating unit breakdown unless you, and/or your agents, exercise due diligence in maintaining, in complete working order, all refrigeration or heating units and equipment pertaining to such units by means of protective safeguard measures in accordance with Manufacturers specified service procedures. Records of the maintenance work shall be kept and are subject to company audit by Insurers.

If you fail to:

- (1) perform such inspections;
- (2) make required repairs;
- (3) perform the maintenance specified by the manufacturer;
and
- (4) maintain written records,

we will not pay for loss caused by or resulting from spoilage or change in temperature under this coverage extension.

Deductible

We are responsible only for the amount by which the loss or damage to refrigerated produce caused by any of the insured perils exceeds the amount of deductible shown on the Declaration Page in any one occurrence, but in no event shall be less than \$1,000 per occurrence.

Average Distribution Clause

The amount of insurance shall attach to each mobile refrigeration unit in the proportion that the value of such produce in each refrigerated vehicle bears to the value of all produce in all refrigerated vehicles at the time of loss.

Insurance Under More Than One Policy

If you have other insurance on refrigerated produce in transit, our policy will be considered excess insurance and we will not pay any loss or claim until the amount of such other insurance is exhausted.

Except as otherwise provided by this form, all terms, provisions and conditions of the policy shall have full force and effect.