



Intact Insurance Company

Dairy Farm Extension Endorsement

Attached to and forming part of the Farm Outbuildings and Contents form.

The amount of insurance provided in this endorsement is part of and not in addition to the limits stated in the "Declaration Page(s)" indicated for Farm Outbuildings and Contents form.

Coverage under this endorsement does not apply to loss or damage to milk other than that which originates from the Insured's own premises described in the policy declarations.

The Farm Outbuilding and Contents Form is extended to include:

1. Milk Contamination – refrigerated milk which has been condemned by the Dairy to which the Insured ships the milk due to contamination from:

- a) Animal Medications;
- b) The presence of a cleaning solution;
- c) The failure to activate the bulk cooling tank

Payment for this coverage is limited to the lesser of:

- a) the actual cash value of the milk at the time of the loss; or,
- b) \$20,000.

The deductible for this coverage shall be \$1,000 or 25% of the loss whichever is greater.

Any amount of indemnity recoverable under this form shall only apply to loss or damage which exceeds the amount of deductible shown as applicable to Farm Outbuildings and Contents Form in the Policy Declarations, but shall be no less than \$500. If more than one Extension is involved in any one event or occurrence, we will apply the highest deductible amount.

2. CONTENTS: shall include Veterinarian supplies to a maximum limit of \$2,000.00 and the semen tank and contents up to a maximum limit of \$5,000.00.

3. "FARM PRODUCE": shall include prepared feed up to a maximum limit of \$10,000.00.

4. CONSEQUENTIAL LOSS ASSUMPTION CLAUSE FOR BULK MILK TANK CONTENTS:

subject to all the terms and exclusions of this policy, coverage is extended to insure, up to a maximum of \$5,000.00 in any one occurrence for damage to insured milk inside bulk milk tanks:

- a) resulting from damage to the insured building caused by an insured peril or,
- b) resulting from damage or destruction due to a change in temperature caused by the perils insured against to off premises public utility plants, substations, transformers or switching stations or transmission lines which furnish electricity to the premises described in the "Declaration Page(s)"

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