

## AGRICULTURAL PROPERTY COVERAGE

# EXTENSION OF COVERAGE – FARM PRODUCTS CONTAMINATION

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases that appear in bold have special meaning as defined below or in the form to which this Endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Endorsement; these titles have only been inserted for ease of reading.

This Endorsement is attached to the Farm Products – Broad Form, and, except as otherwise provided under this Endorsement, is subject to all terms, conditions, limitations, and exclusions of such Form.

### 1. CONTAMINATION

Notwithstanding the exclusion provided under sub-paragraph 8.5. ATMOSPHERIC OR TEMPERATURE CHANGES, SUPPLY INTERRUPTION of paragraph 8. **OTHER EXCLUDED LOSSES** under the **EXCLUSIONS** Section of this Form, sub-paragraph 8.5.5. contamination, is deleted and the insurance provided by this Form is extended to cover direct physical loss or direct physical damage caused to **farm products** due to **contamination** owned by the **Insured**.

### 2. EXCLUSIONS

This Extension of Coverage does not apply to:

- 2.1. increased loss or damage to milk which does not originate from the insured **premises** described on the Declaration Page(s);
- 2.2. fines or penalties of any kind imposed by the buyer, any provincial milk marketing board or any other similar provincial authority;
- 2.3. **contamination** due to high somatic cell count in milk caused by poor milking sanitation;
- 2.4. any intentional cause that destroys the quality of milk;
- 2.5. **contamination** of non-processed milk.

### 3. LIMIT OF INSURANCE

The maximum amount of insurance under this Extension of Coverage during any one annual policy period shall not exceed in the aggregate, the amount of insurance specified in the Declaration Page(s).

### 4. NO AUTOMATIC REINSTATEMENT

Notwithstanding the Reinstatement Clause in the General Conditions Form forming part of this Policy, the amount of insurance specified for this Extension of Coverage will be reduced, following a loss, by the amount payable.

### 5. DEDUCTIBLE

The Insurer is liable for the amount by which the direct physical loss or direct physical damage caused by an insured peril exceeds the amount of the deductible specified in the Declaration Page(s) in any one occurrence.

### 6. ADDITIONAL DEFINITION

For the purpose of this Endorsement, the following definition is added to the **DEFINITIONS** section:

**Contamination** means:

1. with respect to **farm products**, excluding milk:
  - 1.1. alteration of the **farm products** owned by the **Insured**;
  - 1.2. foreign substance in the **farm products** owned by the **Insured**;

causing the **farm products** to be unfit for the intended consumption, as determined or decreed in an ordinance of the government authorities directed to the **Insured**.

2. with respect to milk only:
  - 2.1. the presence of **livestock** medications in the milk;
  - 2.2. the presence of a cleaning solution in the milk;
  - 2.3. the presence of blood or discharge from **livestock's** mammary glands in the milk;
  - 2.4. the accidental contamination by dirt or straw in the milk;
  - 2.5. the failure to activate the milk cooling tank;

causing the contaminated milk to be rejected by the third party to which the **Insured** sells the milk to or by any provincial milk marketing board or any other similar provincial authority.

All other terms and conditions of the Policy remain unchanged.