

AGRICULTURAL PROPERTY COVERAGE

EXTENSION OF COVERAGE – FARM PRODUCTS CONSEQUENTIAL LOSS

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 in this endorsement, is subject to all terms, conditions, limitations, and exclusions of such Form.

1. CONSEQUENTIAL LOSS

Notwithstanding the exclusion provided under paragraph 8. OTHER EXCLUDED LOSSES under the EXCLUSIONS Section of this Form, sub-paragraph 8.5. ATMOSPHERIC OR TEMPERATURE CHANGES, SUPPLY INTERRUPTION is deleted in its entirety and replaced by the following:

8.5. ATMOSPHERIC OR TEMPERATURE CHANGES, SUPPLY INTERRUPTION

- 8.5.1. dampness or dryness of atmosphere;
- 8.5.2. changes in or extremes of temperature, heating or freezing;
- 8.5.3. shrinkage, evaporation, loss of weight, leakage of contents, exposure to light, or change in colour or texture or finish;
- 8.5.4. contamination;
- 8.5.5. marring, scratching or crushing.

This exclusion (8.5.) does not apply to loss or damage caused directly to farm products arising from:

- 8.5.6. **named perils;**
- 8.5.7. theft or attempted theft;
- 8.5.8. an accident involving a transporting conveyance containing such **farm products;**
- 8.5.9. electrical power interruption, originating on the **premises**, to refrigeration machinery or cooling apparatus on the **premises**, including their supply lines or pipes and their connections furnishing electricity;
- 8.5.10. change of temperature, dampness or dryness of atmosphere, provided that such direct physical loss or direct physical damage results directly from an insured peril to any off-**premises** apparatus that generate and supply electricity, water, gas or steam to the insured property.

2. LIMIT OF INSURANCE

The maximum amount of insurance under this Extension of Coverage is the amount of insurance specified in the Declaration Page(s).

3. 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.

All other terms and conditions of the Policy remain unchanged.