

AGRICULTURAL PROPERTY COVERAGE

EXTENSION OF COVERAGE – ELECTRICAL POWER INTERRUPTION

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 Livestock - Broad Form, and, except as otherwise provided under this Endorsement, is subject to all terms, conditions, limitations and exclusions of such Form.

1. ELECTRICAL POWER INTERRUPTION

Notwithstanding exclusion 2.21. ELECTRICAL POWER INTERRUPTION OR FUEL SUPPLY (CONSEQUENTIAL LOSS) or any other contrary provision contained under this Policy, the insurance provided by this Form is extended to cover direct physical loss or direct physical damage caused to **livestock**, following the sudden and accidental electrical power interruption supplying heating or ventilation to the **farm building** housing such **livestock**.

2. WARRANTY CLAUSE

It is warranted that the Extension of Coverage described above applies only if, for the purpose of the farm operations, all of the following conditions are fulfilled with respect to each **farm building** housing **livestock**:

2.1. at all times, an **emergency system** in place; and

2.2. the presence of an emergency backup generator system capable of sustaining the **farm building(s)** systems in all weather conditions, maintained and in good working order, which, in the event of a power interruption, disconnection, disruption or discontinuance, can be put into operation within a reasonable time either automatically or manually; and

2.3. the death of the **livestock** shall be certified by a veterinarian.

Failure of the **Insured** to comply with any or all of the above warranties shall suspend the coverage, only with respect to this Extension of Coverage. However, the Insurer shall deny a claim only if it is proven that the non-compliance caused, contributed to, or aggravated the loss or damage.

3. LIMIT OF INSURANCE

If no specific sublimit is shown under the Declaration Page(s), this Extension of Coverage shall be subject to the amount of insurance stated in the Declaration Page(s) for Livestock and shall not increase such amount of insurance.

4. 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.