

Summary of Changes

Wording:	Additional Agreements of the Insurer – Agri-Business Property
Prior Wording No.:	Section 2, Additional Coverages, Agri-Business Insurance Policy, December 2020
New Wording No.:	TMI-F150-0122
Department:	Agri-Business

Section	Prior Wording	New Wording
2	Included in Section 2 – Agri-business Property Coverages of the Agri-business Insurance Policy	Separate stand alone endorsement wording
Coverage Name	ADDITIONAL COVERAGES - SECTION 2	ADDITIONAL AGREEMENTS OF THE INSURER - AGRIBUSINESS PROPERTY
	ALL STATUTORY AND ADDITIONAL CONDITIONS OF THIS POLICY APPLY TO ALL COVERAGES OF SECTION 2	ALL TERMS, DEFINITIONS, EXCLUSIONS AND STATUTORY AND ADDITIONAL CONDITIONS STATED ON THE AGRIBUSINESS PROPERTY FORM APPLY TO THIS COVERAGE FORM.
Coverage	<p>The following Additional Coverages apply as an additional amount of insurance over and above the limits shown on the “Declaration Page” or “Statement of Values” for this Policy.</p> <p>ADDITIONAL COVERAGES (1-3), SUBJECT TO THE POLICY CONDITIONS, ARE EXTENDED UP TO THE LIMITS STATED IN EACH COVERAGE.</p> <p>The following Additional Coverages shall respond to loss or damage by an Insured Peril as described in Section 2 of “your” Policy, unless otherwise specified.</p>	<p>The following Additional Agreements apply as an additional amount of insurance over and above the limits shown on the “Declaration Page” or “Statement of Values” for this Policy.</p> <p>ADDITIONAL AGREEMENTS (1-6), SUBJECT TO THE POLICY CONDITIONS, ARE EXTENDED UP TO THE LIMITS STATED IN EACH COVERAGE.</p> <p>The following Additional Agreements shall respond to loss or damage by an Insured Peril as described in the agri-business property coverage to which this Form is attached, unless otherwise specified.</p>
Building By-Laws	<p>1. BUILDING BY-LAWS & CODE COMPLIANCE: This Additional Coverage extends the limit of insurance up to a maximum of \$100,000 per location in any one policy period.</p> <p>This coverage shall apply only as a result of a peril insured to indemnify “you” for:</p> <ol style="list-style-type: none"> a. loss occasioned by the demolition of any undamaged portion of the “agricultural buildings”; or b. cost of demolishing and clearing the site of any undamaged portion of the “agricultural buildings”; or c. any increase in the cost of repairing, replacing, constructing or reconstructing the “agricultural buildings” on the same site, of like height, floor area and style, and for like occupancy arising from the enforcement of the minimum requirements of any by-law, regulation, or ordinance of law which regulates zoning or the demolition, repair or construction of damaged “agricultural buildings”; and is in force at the time of such loss or damage. <p>“We” shall not be liable under this coverage for losses occasioned by the enforcement of any by-law, ordinance or law which prohibits “you” from rebuilding or repairing on the same site or prohibits continuance of like occupancy.</p>	<p>1. BUILDING BY-LAWS & CODE COMPLIANCE: This Additional Agreement extends the limit of insurance up to a maximum of \$100,000 per location in any one policy period.</p> <p>This coverage shall apply only as a result of a peril insured to indemnify “you” for:</p> <ol style="list-style-type: none"> a. loss occasioned by the demolition of any undamaged portion of the “agricultural buildings”; or b. cost of demolishing and clearing the site of any undamaged portion of the “agricultural buildings”; or c. any increase in the cost of repairing, replacing, constructing or reconstructing the “agricultural buildings” on the same site, of like height, floor area and style, and for like occupancy arising from the enforcement of the minimum requirements of any by-law, regulation, or ordinance of law which regulates zoning or the demolition, repair or construction of damaged “agricultural buildings”; and is in force at the time of such loss or damage. <p>“We” shall not be liable under this coverage for losses occasioned by the enforcement of any by-law, ordinance or law which prohibits “you” from rebuilding or repairing on the same site or prohibits continuance of like occupancy.</p>

	No deductible applies to this Extension of Coverage .	No deductible applies to this Additional Agreement .
Fire Extinguisher Recharge	<p>2. FIRE EXTINGUISHER RECHARGE SERVICE: “We” agree to recharge or if necessary replace “your” hand held fire extinguishers when used to reduce or prevent loss or damage from an insured peril. No Deductible applies to this Additional Coverage.</p>	<p>2. FIRE EXTINGUISHER RECHARGE SERVICE: “We” agree to recharge, or if necessary replace, “your” hand held fire extinguishers when used to reduce or prevent loss or damage from an Insured Peril. No deductible applies to this Additional Agreement.</p>
Fire Department Charges	<p>3. FIRE DEPARTMENT CHARGES: “We” will reimburse “you” for fire department charges incurred for attending “premises” insured under this Policy to save or protect insured property from loss or damage, or further loss or damage insured against by this Policy.</p> <p>This Additional Coverage shall be limited to \$10,000 in any one occurrence. No deductible applies to this Additional Coverage.</p>	<p>3. FIRE DEPARTMENT CHARGES: “We” will reimburse “you” for any “extraordinary expenses” incurred by the fire department for attending “premises” insured under this Policy to save or protect insured property from loss or damage, or further loss or damage insured against by this Policy.</p> <p>“Extraordinary expenses” means the cost to procure or obtain any extra equipment, apparatus or specialized fire suppression products of any description, which is not owned, leased or otherwise in the possession and control of the responding fire department. It also includes the expense of extra personnel retained by the department, in addition to the normal complement of department personnel, to transport, repair, operate or use the extra equipment, apparatus or specialized suppression products.</p> <p>This Additional Agreement shall be limited to \$10,000 in any one occurrence. No deductible applies to this Additional Agreement.</p>
Debris Removal	N/A	<p>4. DEBRIS REMOVAL This Additional Agreement pays for the cost of removing debris of the property insured under this Policy as a result of any Insured Peril. When the damage to the property plus the cost of clearing and removal of debris exceed the limit of insurance for the damaged property, an additional amount of insurance, up to 5% of the limit of insurance on the damaged insured property, will be available to cover debris removal expenses.</p> <p>Debris Removal does not apply to direct or indirect loss, damage, cost or expense arising out of the “clean up”, removal, containment, treatment, detoxification, decontamination, stabilization, neutralization or remediation resulting from any actual, alleged, potential or threatened spill, discharge, emission, dispersal, “seepage”, “leakage”, migration, release or escape of “pollutants”. Further, Debris Removal does not insure against direct or indirect loss, damage, cost or expense for any testing, monitoring, evaluating or assessing of an actual, alleged, potential or threatened spill, discharge, emission, dispersal, “seepage”, “leakage”, migration, release or escape of “pollutants”.</p>
Pollution Damage Insured Premises	N/A	<p>5. POLLUTION DAMAGE – INSURED PREMISES If a sudden and unintentional event occurs during the policy term resulting in pollution or contamination of property of the insured “premises”, which is required to be reported to any provincial authority, “we” will pay up to \$5,000 in any one policy year, subject to the policy deductible for costs to remove and restore property of the insured “premises”.</p>

<p>Declared Emergency Situation</p>	<p>N/A</p>	<p>6. DECLARED EMERGENCY SITUATION – LIMITED EXTENSION OF TERMINATION OR EXPIRY DATE</p> <p>Insuring Agreement: The effective date of the termination or expiry date of this policy is extended, subject to the conditions and definitions in this policy, when an “emergency” is declared by a Canadian public authority designated by statute for the purpose of issuing such an order. The “emergency” must have a direct effect or impact on:</p> <ul style="list-style-type: none"> a. “You”, the insured site or insured property located in the declared emergency area; or b. The operations of “us” or “our” agents or brokers located in the declared emergency area. <p>Time Limitation:</p> <ul style="list-style-type: none"> 1. Any time limitation described in the Termination condition of this policy, with respect to termination of this policy by “us”, will not continue to run until the “emergency” is terminated plus the lesser of: <ul style="list-style-type: none"> a. 30 days; or b. the number of days equal to the total time the “emergency” order was in effect. 2. If the policy is due to expire during an “emergency”, it will continue in force until the “emergency” is terminated plus the lesser of: <ul style="list-style-type: none"> a. 30 days; or b. the number of days equal to the total time the “emergency” order was in effect. 3. In no event shall the total term of this extension exceed 120 consecutive days. <p>Premium: “You” agree to pay the pro-rata premium earned for the additional time “we” remain on risk as a result of the above.</p> <p>Restrictions: The Declared Emergency Situation does not:</p> <ul style="list-style-type: none"> 1. extend the indemnity period for any business interruption claim already in progress with “us”; 2. extend the indemnity period for any business interruption claim arising from an insured loss that occurs during the time in which this endorsement has effect; 3. reinstate coverage for which the cancellation period has already expired; 4. allow additional time for claims reporting provisions.
	<p>THE MAXIMUM PAYOUT FOR ADDITIONAL COVERAGES (1-20), SUBJECT TO THE POLICY CONDITIONS, SHALL BE AN “AGGREGATE LIMIT” OF \$50,000 PER POLICY PERIOD.</p>	<p>THE MAXIMUM PAYOUT FOR ADDITIONAL AGREEMENTS (1-20), SUBJECT TO THE POLICY CONDITIONS, SHALL BE AN “AGGREGATE LIMIT” OF \$50,000 PER POLICY PERIOD.</p> <p>“Aggregate Limit” means the total amount “we” will pay in any one annual policy term. Any and all payments made shall reduce, by the amount of the payment, the limit of coverage stated.</p>

	The following Additional Coverages shall respond to loss or damage by an insured Peril as described in Section 2 of “your” Policy , unless otherwise specified.	The following Additional Agreements shall respond to loss or damage by an Insured Peril as described in the agri-business property coverage to which this Form is attached , unless otherwise specified.
Reward	<p>1. ARSON OR THEFT CONVICTION REWARD: This Additional Coverage provides a payment of a reward, for information that leads to the arrest and conviction of any individuals(s) committing or trying to commit any illegal act related to a peril insured by this Policy or to property insured by this Policy. Any such reward will be handled and administered by the authorities with jurisdiction in the matter.</p> <p>No deductible applies to this Additional Coverage.</p>	<p>1. ARSON OR THEFT CONVICTION REWARD: This Additional Agreement provides payment of a reward, for information that leads to the arrest and conviction of any individuals(s) committing or trying to commit any illegal act related to a peril insured by this Policy or to property insured by this Policy. Any such reward will be handled and administered by the authorities with jurisdiction in the matter.</p> <p>No deductible applies to this Additional Agreement.</p>
Accounts Receivable	<p>2. ACCOUNTS RECEIVABLE: This Additional Coverage extends “your” loss of Accounts Receivable which becomes uncollectable because of loss or damage to records of the Accounts Receivable stored on the “premises” described on the “Declaration Page” filed with “us” caused by or resulting from an insured peril.</p> <p>Records of the Accounts Receivable are any printed, written or recorded records detailing the Accounts Receivable, including such records which have been converted to a form useable in “your” data processing operations. Accounts Receivables include records of work in progress and unbilled disbursements.</p> <p>No deductible applies to this Additional Coverage.</p>	<p>2. ACCOUNTS RECEIVABLE: This Additional Agreement extends “your” loss of Accounts Receivable which becomes uncollectable because of loss or damage to records of the Accounts Receivable stored on the “premises” described on the “Declaration Page” filed with “us” caused by or resulting from an Insured Peril.</p> <p>Records of the Accounts Receivable are any printed, written or recorded records detailing the Accounts Receivable, including such records which have been converted to a form useable in “your” data processing operations. Accounts Receivables include records of work in progress and unbilled disbursements.</p> <p>No deductible applies to this Additional Agreement.</p>
EDP	<p>3. ELECTRONIC DATA PROCESSING (EDP) EQUIPMENT, “DATA” AND MEDIA: This form insures, subject to all terms and conditions, for not more than the following amounts:</p> <ol style="list-style-type: none"> 1. \$25,000 on electronic data processing and word processing equipment including their component parts, newly acquired equipment, and similar property of others, for which “you” are legally liable, while such property is anywhere in Canada including while in transit within Canada; 2. \$10,000 on electronic “data” and media including newly acquired electronic “data” and media, and similar property of others for which “you” are legally liable, while such property is at a location described in the “Declaration Page”, at any temporary or newly acquired location or in transit, in Canada or the continental United States. <p>This coverage does not insure loss or damage caused directly or indirectly by:</p> <ol style="list-style-type: none"> 1. wear and tear or gradual deterioration, however, to the extent otherwise insured and not otherwise excluded under this extension, resultant damage is insured; 2. any dishonest or criminal act on the part of “you” or any other party of interest, employees or agents 	<p>3. ELECTRONIC DATA PROCESSING (EDP) EQUIPMENT, “DATA” AND MEDIA: This Additional Agreement insures, subject to all terms and conditions, not more than the following amounts:</p> <ol style="list-style-type: none"> a. \$25,000 on electronic data processing and word processing equipment including their component parts, newly acquired equipment, and similar property of others, for which “you” are legally liable, while such property is anywhere in Canada including while in transit within Canada; b. \$10,000 on electronic “data” and media including newly acquired electronic “data” and media, and similar property of others for which “you” are legally liable, while such property is at a location described in the “Declaration Page”, at any temporary or newly acquired location or in transit, in Canada or the continental United States. <p>This coverage does not insure loss or damage caused directly or indirectly by:</p> <ol style="list-style-type: none"> a. wear and tear or gradual deterioration, however, to the extent otherwise insured and not otherwise excluded under this extension, resultant damage is insured; b. any dishonest or criminal act on the part of “you” or any other party of interest, employees or agents of

	<p>of “you”, or any person to whom the property may be entrusted (bailees for hire excepted), but this exclusion does not apply to physical damage, caused directly by employees of “you”, which results from a peril otherwise insured and not otherwise excluded under this coverage;</p> <ol style="list-style-type: none"> 3. delay, loss of market, or loss of agri-business or other income; 4. programming errors or faulty machine instructions; 5. interference by strikers or other persons with repairs to damaged property, or with resumption of normal “agri-business” operations; 6. the suspension, lapse or cancellation of any lease, license, contract or order. <p>“Breakdown” coverage includes mechanical failure, faulty construction, or error in design of the property insured; short circuit, blow-out or other electrical or magnetic disturbance, other than lightning, within electric or electronic equipment, apparatus, or devices; any repairing, servicing or processing operation; damage to “data” or media when data processing equipment or word processing equipment breaks down or malfunctions while “data” or media is being run through the system.</p> <p>A \$1,000 deductible per occurrence applies to this Additional Coverage.</p>	<p>“you”, or any person to whom the property may be entrusted (bailees for hire excepted), but this exclusion does not apply to physical damage, caused directly by employees of “you”, which results from a peril otherwise insured and not otherwise excluded under this coverage;</p> <ol style="list-style-type: none"> c. delay, loss of market, or loss of “agri-business” or other income; d. programming errors or faulty machine instructions; e. interference by strikers or other persons with repairs to damaged property, or with resumption of normal “agri-business” operations; f. the suspension, lapse or cancellation of any lease, license, contract or order. <p>Breakdown coverage includes mechanical failure, faulty construction, or error in design of the property insured; short circuit, blow-out or other electrical or magnetic disturbance, other than lightning, within electric or electronic equipment, apparatus, or devices; any repairing, servicing or processing operation; damage to “data” or media when data processing equipment or word processing equipment breaks down or malfunctions while “data” or media is being run through the system.</p> <p>A \$1,000 deductible per occurrence applies to this Additional Agreement.</p>
Exterior Wiring Systems	<p>4. EXTERIOR WIRING SYSTEMS: “We” agree to extend coverage to owned “exterior wiring systems” on “your” “premises”.</p> <p>A \$500 deductible per occurrence applies to this Additional Coverage.</p>	<p>4. EXTERIOR WIRING SYSTEMS: “We” agree to extend coverage to owned “exterior wiring systems” on “your” “premises”.</p> <p>“Exterior wiring systems” means all owned utility and hydro poles (and any attached lighting units), wires, transformers, switches, transmission lines and pipes on “your” “premises” furnishing heat, light, power or gas to “your” “premises”.</p> <p>A \$500 deductible per occurrence applies to this Additional Agreement.</p>
Fences Corrals	<p>5. FENCES AND/OR CORRALS: “We” agree to extend coverage to owned fences and/or corrals on “your” “premises”.</p> <p>A \$500 deductible per occurrence applies to this Additional Coverage.</p>	<p>5. FENCES AND/OR CORRALS: “We” agree to extend coverage to owned fences and/or corrals on “your” “premises”.</p> <p>A \$500 deductible per occurrence applies to this Additional Agreement.</p>
Fuel Tanks	<p>6. FUEL TANKS AND/OR FUEL: We agree to extend coverage to owned fuel tanks and/or fuel on “your” “premises”. Theft of fuel applies only if the fuel tank(s) is locked with visible signs of forced entry to the fuel tank(s) for this extension to apply.</p> <p>A \$500 deductible per occurrence applies to this Additional Coverage.</p>	<p>6. FUEL TANKS AND/OR FUEL: “We” agree to extend coverage to owned fuel tanks and/or fuel on “your” “premises”. Theft of fuel applies only if the fuel tank(s) is locked with visible signs of forced entry to the fuel tank(s).</p> <p>A \$500 deductible per occurrence applies to this Additional Agreement.</p>
Incidental Supplies	<p>7. INCIDENTAL SUPPLIES: “We” agree to extend coverage to owned cleaning solutions, sanitizing products and litter while stored on “your” “premises”.</p>	<p>7. INCIDENTAL SUPPLIES: “We” agree to extend coverage to owned cleaning solutions, sanitizing products and litter while stored on “your” “premises”.</p>

	No deductible applies to this Additional Coverage .	No deductible applies to this Additional Agreement .
Livestock Husbandry Standards Upgrade	<p>8. LIVESTOCK HUSBANDRY STANDARDS UPGRADE: This coverage is extended to include an increase cost in the “replacement cost” for upgrades to the “agricultural building” for “livestock” husbandry standards identified by the National Farm Animal Council.</p> <p>Provisions:</p> <ol style="list-style-type: none"> 1. The specified “agricultural building” is housing “livestock” at the time of loss; 2. replacement is made necessary by a total loss by an insured peril; 3. replacement with like occupancy shall be effected by “you” with due diligence and dispatch. <p>Failing compliance by “you” with any of the foregoing provisions, settlement shall be determined as if this extension of coverage had not been in effect.</p> <p>No deductible applies to this Additional Coverage.</p>	<p>8. LIVESTOCK HUSBANDRY STANDARDS UPGRADE: “We” agree to extend coverage to include an increase in the “replacement cost” for upgrades to the “agricultural building” for “livestock” husbandry standards identified by the National Farm Animal Council.</p> <p>Provisions:</p> <ol style="list-style-type: none"> A. The specified “agricultural building” is housing “livestock” at the time of loss; B. Replacement is made necessary by a total loss by an Insured Peril; C. Replacement with like occupancy shall be effected by “you” with due diligence and dispatch. <p>Failing compliance by “you” with any of the foregoing provisions, settlement shall be determined as if this extension of coverage had not been in effect.</p> <p>No deductible applies to this Additional Agreement.</p>
Master Key	<p>9. MASTER KEY: Coverage is provided for the reimbursement of the cost to replace locks(s) and key(s) at the “premises” insured made necessary by the actual destruction, disappearance or wrongful abstraction of master key(s) and/or lock(s) as the result of any insured peril damaging or destroying insured property.</p> <p>No deductible applies to this Additional Coverage.</p>	<p>9. MASTER KEY: Coverage is provided for the reimbursement of the cost to replace locks(s) and key(s) at the “premises” insured made necessary by the actual destruction, disappearance or wrongful abstraction of master key(s) and/or lock(s) as the result of any Insured Peril damaging or destroying insured property.</p> <p>No deductible applies to this Additional Agreement.</p>
Mortgage Rate Protector	<p>10. MORTGAGE RATE PROTECTOR: If loss or damage insured under this form renders “your” “agricultural building” a total loss and “your” mortgagor calls in the original mortgage and “you” have to arrange a new mortgage with a higher rate of interest, “we” will pay:</p> <ol style="list-style-type: none"> 1. the legal fees “you” incur to obtain a new mortgage, but “we” will not pay for other costs such as judgments or service charges; 2. the additional cost of repayment on the balance of “your” outstanding mortgage amount, calculated as the difference in interest between the old and the new payment amounts each month until: <ol style="list-style-type: none"> a) the maturity date of the original mortgage agreement, or b) “you” relinquish title to or interest in “your” “agricultural building”, or c) a maximum of two years, or d) the limit of insurance provided by this Extension of Coverage. <p>“We” will pay the lesser of 2) a), b), c) or d).</p> <p>“We” do not cover any expense if the new mortgage does not have the same terms and conditions, other than interest rate, as the original mortgage agreement. No deductible applies to this Additional Coverage.</p>	<p>10. MORTGAGE RATE PROTECTOR: If loss or damage insured under this Policy renders “your” “agricultural building” a total loss and “your” mortgagor calls in the original mortgage and “you” have to arrange a new mortgage with a higher rate of interest, “we” will pay:</p> <ol style="list-style-type: none"> 1. the legal fees “you” incur to obtain a new mortgage, but “we” will not pay for other costs such as judgments or service charges; 2. the additional cost of repayment on the balance of “your” outstanding mortgage amount, calculated as the difference in interest between the old and the new payment amounts each month until: <ol style="list-style-type: none"> a. the maturity date of the original mortgage agreement; or b. “you” relinquish title to or interest in “your” “agricultural building”; or c. a maximum of 2 years; or d. the limit of insurance provided by this Additional Agreement; <p>whichever is the lesser.</p> <p>“We” do not cover any expense if the new mortgage does not have the same terms and conditions, other than interest rate, as the original mortgage agreement.</p> <p>No deductible applies to this Additional Agreement.</p>
Nutrient Management	<p>11. NUTRIENT MANAGEMENT STRATEGY/NUTRIENT MANAGEMENT PLAN:</p>	<p>11. NUTRIENT MANAGEMENT STRATEGY/NUTRIENT MANAGEMENT PLAN:</p>

	<p>Coverage is extended to cover the costs incurred by “you” to prepare and file a Nutrient Management Strategy and/or Nutrient Management Plan, subsequent to the total loss of an “agricultural building” insured by this form from a peril insured against.</p> <p>No deductible applies to this Additional Coverage.</p>	<p>Coverage is extended to cover the costs incurred by “you” to prepare and file a Nutrient Management Strategy and/or Nutrient Management Plan, subsequent to the total loss of an “agricultural building” insured by this Policy from a peril insured against.</p> <p>No deductible applies to this Additional Agreement.</p>
Office Equipment	<p>12. OFFICE EQUIPMENT:</p> <p>Coverage is provided for owned office equipment usual to “your” agri-business, including furniture, furnishings, fittings, fixtures, utensils, appliances, drawings, card index systems and other records and generally all office contents used in the conduct of “your” “agri-business” while on the “premises”.</p> <p>Up to \$500 may apply to loss by burglary or robbery of currency, money, cheques and stamps while in the “premises” insured or while being conveyed outside the “premises” by “you” or “your” employees.</p> <p>No deductible applies to this Additional Coverage.</p>	<p>12. OFFICE EQUIPMENT:</p> <p>Coverage is provided for owned office equipment usual to “your” “agri-business”, including furniture, furnishings, fittings, fixtures, utensils, appliances, drawings, card index systems and other records and generally all office contents used in the conduct of “your” “agri-business” while on the “premises”.</p> <p>Up to \$500 may be applied to loss by burglary or robbery of currency, money, cheques and stamps while in the “premises” insured or while being conveyed outside the “premises” by “you” or “your” employees.</p> <p>No deductible applies to this Additional Agreement.</p>
Personal Effects	<p>13. PERSONAL EFFECTS:</p> <p>This insurance is extended to apply to loss or damage to personal effects owned by “you”, or “your” officers, directors, partners or employees while such property is at “your” “premises”.</p> <p>“We” will not cover any loss or damage to personal effects that is covered by any other insurance, even if “you” or the owner of the personal effects cannot collect under that insurance for any reason.</p> <p>No deductible applies to this Additional Coverage.</p>	<p>13. PERSONAL EFFECTS:</p> <p>This insurance is extended to apply to loss or damage to personal effects owned by “you”, or “your” officers, directors, partners or employees while such property is at “your” “premises”.</p> <p>“We” will not cover any loss or damage to personal effects that is covered by any other insurance, even if “you” or the owner of the personal effects cannot collect under that insurance for any reason.</p> <p>No deductible applies to this Additional Agreement.</p>
Power Fluctuation	<p>14. POWER FLUCTUATION - Coverage NN:</p> <p>“You” are insured against direct loss or damage resulting from “power fluctuation” to the “contents” of “your” “agricultural buildings” insured under Section 2 of this Policy.</p> <p>DEFINITIONS:</p> <p>“Power Fluctuation” means a sudden rise or fall of electrical power.</p> <p>“Contents” means farm property, electrical devices (including fixtures & fittings attached to a building), equipment and appliances insured by this policy.</p> <p>EXCLUSIONS</p> <p>“We” do not insure loss or damage:</p> <ol style="list-style-type: none"> when the loss or damage is to only <u>one item</u>, one piece of equipment or one appliance, but this exclusion does not apply if: <ol style="list-style-type: none"> the item, equipment or appliance was protected by a surge protection device which was also damaged or destroyed; or there was a known “power fluctuation” in the insured's area. to “contents” undergoing any process or while being worked on, where the damage results from such process or work. to the actual item, equipment or appliance that generated the power surge, but resulting 	<p>14. POWER FLUCTUATION:</p> <p>“You” are insured against direct loss or damage resulting from “power fluctuation” to the “contents” of “your” “agricultural buildings” insured under this Policy.</p> <p>“Power Fluctuation” means a sudden rise or fall of electrical power.</p> <p>“Contents” means farm property, electrical devices (including fixtures & fittings attached to a building), equipment and appliances insured by this Policy.</p> <p>Exclusions</p> <p>“We” do not insure loss or damage:</p> <ol style="list-style-type: none"> when the loss or damage is to only <u>one item</u>, one piece of equipment or one appliance, but this exclusion does not apply if: <ol style="list-style-type: none"> the item, equipment or appliance was protected by a surge protection device which was also damaged or destroyed; or there was a known “power fluctuation” in the Insured's area. to “contents” undergoing any process or while being worked on, where the damage results from such process or work. to the actual item, equipment or appliance that generated the power surge, but resulting damage

	<p>damage to other items, equipment, or appliances is covered. No deductible applies to this Additional Coverage.</p>	<p>to other items, equipment, or appliances is covered. No deductible applies to this Additional Agreement.</p>
Professional Fees	<p>15. PROFESSIONAL FEES: Coverage is provided for reasonable fees payable to professionals whom “you” may hire to produce and certify particulars or details of “your” “agri-business” required by “us” to arrive at the loss payable to “you”. No deductible applies to this Additional Coverage.</p>	<p>15. PROFESSIONAL FEES: Coverage is provided for reasonable fees payable to professionals whom “you” may hire to produce and certify particulars or details of “your” “agri-business” required by “us” to arrive at the loss payable to “you”. No deductible applies to this Additional Agreement.</p>
Removal of Windstorm Debris	<p>16. REMOVAL OF WINDSTORM DEBRIS: “We” agree to indemnify “you” for expenses incurred in the removal of debris which is not insured by this Policy and which is not “your” property but which has been blown by windstorm upon locations specified on the “Declaration Page”. This extension of coverage does not apply to costs or expenses: <ul style="list-style-type: none"> a. to “clean up” “pollutants” from land, or water; or b. for any testing, monitoring, evaluating or assessing of an actual, alleged, potential, or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release, or escape of “pollutants”. No deductible applies to this Additional Coverage.</p>	<p>16. REMOVAL OF WINDSTORM DEBRIS: “We” agree to indemnify “you” for expenses incurred in the removal of debris which is not insured by this Policy and which is not “your” property but which has been blown by windstorm upon locations specified on the “Declaration Page”. This Additional Agreement does not apply to costs or expenses: <ul style="list-style-type: none"> a. to “clean up” “pollutants” from land, or water; or b. for any testing, monitoring, evaluating or assessing of an actual, alleged, potential, or threatened spill, discharge, emission, dispersal, “seepage”, “leakage”, migration, release, or escape of “pollutants”. No deductible applies to this Additional Agreement.</p>
Round Up of Escaped Livestock	<p>17. ROUND UP OF ESCAPED LIVESTOCK: “We” agree to pay for reasonable fees due to persons “you” employ to roundup “livestock” insured by this Policy from locations shown on “your” “Declaration Page”. “We” will also extend the Peril – Accidental Shooting to cover “livestock” shot in the roundup to prevent bodily injury or “property damage” to others. A \$500 deductible per occurrence applies to this Additional Coverage.</p>	<p>17. ROUND UP OF ESCAPED LIVESTOCK: “We” agree to pay for reasonable fees due to persons “you” employ to roundup “livestock” insured by this Policy from locations shown on “your” “Declaration Page”. “We” will also extend the Peril – Accidental Shooting to cover “livestock” shot in the roundup to prevent bodily injury or property damage to others. A \$500 deductible per occurrence applies to this Additional Agreement.</p>
Signs	<p>18. SIGNS: “We” agree to extend coverage to owned signs (not attached to buildings) on “your” “premises”. A \$500 deductible per occurrence applies to this Additional Coverage.</p>	<p>18. SIGNS: “We” agree to extend coverage to owned signs (not attached to buildings) on “your” “premises”. A \$500 deductible per occurrence applies to this Additional Agreement.</p>
Un-harvested Produce	<p>19. “UN-HARVESTED PRODUCE”: Coverage is provided for “un-harvested produce” for the perils of Fire, Theft and Malicious Acts only. A \$500 deductible per occurrence applies to this Additional Coverage.</p>	<p>19. UN-HARVESTED PRODUCE: Coverage is provided for “un-harvested produce” for the perils of Fire, Theft and Malicious Acts only. A \$500 deductible per occurrence applies to this Additional Agreement.</p>
Valuable Papers	<p>20. VALUABLE PAPERS AND RECORDS: Coverage is provided for reasonable fees for the extra expense necessarily incurred in the cost of compiling “your” books of account, drawings, card index systems or other records including film, tape, disc, drum, cell or other magnetic recording or storage media for electronic “data” processing, when such records are damaged by an insured peril. No Deductible applies to this Additional Coverage.</p>	<p>20. VALUABLE PAPERS AND RECORDS: Coverage is provided for reasonable fees for the extra expense necessarily incurred in the cost of compiling “your” books of account, drawings, card index systems or other records including film, tape, disc, drum, cell or other magnetic recording or storage media for electronic “data” processing, when such records are damaged by an Insured Peril. No deductible applies to this Additional Agreement.</p>