

## Summary of Changes

<b>Wording:</b>	Additional Agreements of The Insurer - Agri-Business Property
<b>Prior Wording No.:</b>	TMI-F150-0122
<b>New Wording No.:</b>	TMI-F150-0325
<b>Department:</b>	Agri-Business
<b>Effective Date:</b>	March 1 2025

Section	Prior Version	New Version
	<b>ADDITIONAL AGREEMENTS (1-6), SUBJECT TO THE POLICY CONDITIONS, ARE EXTENDED UP TO THE LIMITS STATED IN EACH COVERAGE.</b>	<b>ADDITIONAL AGREEMENTS (1-7), SUBJECT TO THE POLICY CONDITIONS, ARE EXTENDED UP TO THE LIMITS STATED IN EACH COVERAGE.</b>
	The following Additional Agreements shall respond to loss or damage by <b>an Insured Peril</b> as described in the “agri-business” property coverage to which this Form is attached, unless otherwise specified.	The following Additional Agreements shall respond to loss or damage by <b>a peril insured against</b> as described in the “agri-business” property coverage to which this Form is attached, unless otherwise specified.
Building By-Laws & Code Compliance	<p>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"> <li>loss occasioned by the demolition of any undamaged portion of the “agricultural buildings”; or</li> <li>cost of demolishing and clearing the site of any undamaged portion of the “agricultural buildings”; or</li> <li>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, <b>or</b> ordinance <b>of</b> 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.</li> </ol> <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>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 <b>against</b> to indemnify “you” for:</p> <ol style="list-style-type: none"> <li>loss occasioned by the demolition of any undamaged portion of the “agricultural buildings”; or</li> <li><b>the</b> cost of demolishing and clearing the site of any undamaged portion of the “agricultural buildings”; or</li> <li>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, ordinance, <b>or</b> law which: <ol style="list-style-type: none"> <li>regulates zoning or the demolition, repair or construction of damaged “agricultural buildings”; and</li> <li>is in force at the time of such loss or damage.</li> </ol> </li> </ol> <p>“We” shall not be liable under this coverage for losses occasioned by the enforcement of any by-law, <b>regulation</b>, 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 Additional Agreement.	No deductible applies to this Additional Agreement.
Fire Suppression System Recharge Service	<p><b>Fire Extinguisher Recharge Service</b></p> <p>“We” agree to recharge, or if necessary replace, “your” hand held fire extinguishers when used to reduce or prevent loss or damage from <b>an Insured Peril</b>.</p> <p>No deductible applies to this Additional Agreement.</p>	<p><b>Fire Suppression System Recharge Service</b></p> <p>We” agree to recharge, or if necessary replace, “your” hand held fire extinguishers when used to reduce or prevent loss or damage from <b>a peril insured against</b>. <b>Coverage is extended to insure any fire suppression system recharge expense incurred by “you” due to the leakage or discharge of the fire suppressant within any fire suppression system at “your” “premises” where such discharge or leakage is caused by or results from a peril insured against.</b></p> <p>No deductible applies to this Additional Agreement.</p>
Fire Department Charges	<p>“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.</p> <p>No deductible applies to this Additional Agreement.</p>	<p>“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. <b>Reimbursement is restricted to invoices received directly from a municipal fire department provided that relevant by-laws allow for such invoicing of taxpayers.</b></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.</p> <p>No deductible applies to this Additional Agreement.</p>
Debris Removal	This Additional Agreement pays for the cost of removing debris of the property insured under this Policy as a result of any <b>Insured Peril</b> . When the damage to the property plus the cost of clearing and removal of debris exceed the limit	This Additional Agreement pays for the cost of removing debris of the property insured under this Policy as a result of any <b>peril insured against</b> . When the damage to the property plus the cost of clearing and removal of debris

	<p>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>	<p>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	<p>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><b>a. Indemnity Agreement</b>          “We” will indemnify “you” up to a limit of \$5,000, subject to the deductible, for expenses incurred to “clean up” “pollutants” from land or water at the “premises” provided the spill, discharge, emission, dispersal, seepage, leakage, release, migration, or escape of “pollutants”:</p> <ul style="list-style-type: none"> <li>i. first occurs during the policy period; and</li> <li>ii. is occasioned by loss or damage to property insured at the “premises” for which insurance is afforded under the coverage form to which this extension applies; and</li> <li>iii. is sudden, unexpected, and unintentional from “your” standpoint; and</li> <li>iv. is required to be reported to a provincial authority.</li> </ul> <p><b>b. Reinstatement</b>          Following a loss under this Additional Agreement the limit of insurance will be reduced by the amount payable.</p> <p><b>c. Additional Exclusions</b>          “We” shall not be liable for:</p>

		<ul style="list-style-type: none"> <li>i. expenses for “clean up” away from or beyond the “premises” resulting from any spill, discharge, emission, dispersal, seepage, leakage, migration, release, or escape of “pollutants” even if the “pollutants” emanated from the “premises”;</li> <li>ii. expenses for “clean up” of any spill, discharge, emission, dispersal, seepage, leakage, migration, or escape of “pollutants” that began before the effective date of this policy;</li> <li>iii. fines, penalties, punitive or exemplary damages;</li> <li>iv. expenses incurred for the “clean up” of “pollutants” at or from any “premises”, site or location which is or was at any time used by or for “you” or others for the handling, storage, disposal, processing, or treatment of waste.</li> </ul> <p><b>d. Additional Conditions</b></p> <ul style="list-style-type: none"> <li>i. <b>Reporting Period:</b> It is a condition precedent to recovery under this extension that all expenses insured by this extension be incurred and reported to “us” within 180 days of the spill, discharge, emission, dispersal, seepage, leakage, release, migration, or escape of “pollutants” for which “clean up” expenses are being claimed.</li> <li>ii. <b>Other Insurance:</b> The insurance afforded by this extension shall apply as excess over any other valid and collectible insurance available to “you” or any other interested party.</li> </ul>
Newly Acquired Locations	N/A	<p>Coverage is provided for newly acquired:</p> <ul style="list-style-type: none"> <li>a. “agricultural building(s)” up to a limit of \$500,000; or</li> <li>b. “agricultural equipment” up to a limit of \$500,000;</li> </ul> <p>which are to be used in conjunction with the expansion of “your” existing “agri-business” within Ontario.</p> <p>This additional coverage shall cease:</p> <ul style="list-style-type: none"> <li>a. 90 days from the date: <ul style="list-style-type: none"> <li>i. of acquisition of “agricultural building(s)”;</li> <li>or</li> <li>ii. “agricultural equipment” are shipped;</li> </ul> </li> </ul>

		<p>b. the date values for such property are reported to “us”; or</p> <p>c. at the expiration of this policy; whichever occurs first.</p> <p>Additional premium for such new coverage is due and payable for values so reported, computed from the date:</p> <p>a. of acquisition; or</p> <p>b. additional “agricultural equipment” arrives at the “premises”.</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.	THE MAXIMUM PAYOUT FOR ADDITIONAL AGREEMENTS (8-37), SUBJECT TO THE POLICY CONDITIONS, SHALL BE AN “AGGREGATE LIMIT” OF \$50,000 PER POLICY PERIOD.
	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.	The following Additional Agreements shall respond to loss or damage by a peril insured against as described in the “agri-business” property coverage to which this Form is attached, unless otherwise specified.
Reward	<p><b>ARSON OR THEFT CONVICTION REWARD:</b></p> <p>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>	<p><b>REWARD:</b></p> <p>This Additional Agreement provides payment of a reward, including costs to advertise a reward payment, to any person other than “you” and Officers and Partners of the insured entity, for information directly leading to a conviction of any person(s) for crimes attempted or committed, when such crime results in the payment of a claim under this Policy in respect of the insured property.</p> <p>“We” will be the sole judge as to whom a reward is paid and as to the size of the reward paid after costs for advertising the reward are deducted.</p> <p>The amount payable shall not be increased by the number of people providing information.</p> <p>No deductible applies to this Additional Agreement.</p>
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>This Additional Agreement insures:</p> <p>a. all sums due to “you” from customers, provided “you” are unable to effect collection thereof as the direct result of loss of or damage to records of accounts receivable stored on the insured “premises” caused by or resulting from a peril insured against;</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.

- b. interest charges on any loan to offset impaired collections pending repayment of such sums made uncollectible by such loss, destruction, or damage;
- c. collection expense in excess of normal collection cost and made necessary because of such loss, destruction, or damage;
- d. other expenses, when reasonably incurred by "you" in re-establishing records of accounts receivable following such loss, destruction, or damage.

#### **Exclusions**

This Additional Agreement does not apply:

- a. to loss due to any fraudulent, dishonest, or criminal act by "you", or "your" partner(s), officer(s), director(s) or trustee(s), while working or otherwise and whether acting alone or in collusion with others;
- b. to loss due to bookkeeping, accounting, or billing errors or omissions;
- c. to loss, the proof of which as to factual existence is dependent upon an audit of records or an inventory computation; but this shall not preclude the use of such procedures in support of claim for loss which "you" can prove, through evidence wholly apart therefrom, is due solely to a risk of loss to records of accounts receivable not otherwise excluded hereunder;
- d. to loss due to alteration, falsification, manipulation, concealment, destruction, or disposal of records of accounts receivable committed to conceal the wrongful giving, taking, obtaining, or withholding of money, securities, or other property but only to the extent of such wrongful giving, taking, obtaining, or withholding;
- e. to loss due to electrical or magnetic injury, disturbance, or erasure of electronic recordings, except by lightning;
- f. to loss due to the perils as described in Property Common Exclusions (TMI-M510).

#### **Determination of Receivables**

When there is proof that a loss covered by this Additional Agreement has occurred but "you" cannot accurately establish the total amount of accounts receivable outstanding as of the date of such loss, such amount shall be based on

		<p>“your” monthly statements and shall be computed as follows:</p> <ol style="list-style-type: none"> <li>determine the amount of all outstanding accounts receivable at the end of the same fiscal month in the year immediately preceding the year in which the loss occurs;</li> <li>calculate the percentage of increase or decrease in the average monthly total of accounts receivable for the 12 months immediately preceding the month in which the loss occurs, or such part thereof for which “you” have furnished monthly statements to “us”, as compared with such average for the same months of the preceding year;</li> <li>the amount determined under a. above, increased or decreased by the percentage calculated under b. above, shall be the agreed total amount of accounts receivable as of the last day of the fiscal month in which said loss occurs; and</li> <li>the amount determined under c. above shall be increased or decreased in conformity with the normal fluctuations in the amount of accounts receivable during the fiscal month involved, due consideration being given to the experience of the business since the last day of the last fiscal month for which statement has been rendered.</li> </ol> <p>There shall be deducted from the total amount of accounts receivable, however established, the amount of such accounts evidenced by records not lost or damaged, or otherwise established or collected by “you”, and an amount to allow for probable bad debts which would normally have been uncollectible by “you”. All unearned interest and service charges shall be deducted.</p> <p>No deductible applies to this Additional Agreement.</p>
EDP, Data and Media	<p>This Additional Agreement insures, subject to all terms and conditions, not more than the following amounts:</p> <ol style="list-style-type: none"> <li>\$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</li> </ol>	<p>This Additional Agreement insures, subject to all terms and conditions, not more than the following amounts:</p> <ol style="list-style-type: none"> <li>\$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</li> </ol>

	<p>property is anywhere in Canada including while in transit within Canada;</p> <p>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> <p>This coverage does not insure loss or damage caused directly or indirectly by:</p> <ol style="list-style-type: none"> <li>wear and tear or gradual deterioration, however, to the extent otherwise insured and not otherwise excluded under this extension, resultant damage is insured;</li> <li>any dishonest or criminal act on the part of “you” or any other party of interest, employees or agents 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;</li> <li>delay, loss of market, or loss of “agri-business” or other income;</li> <li>programming errors or faulty machine instructions;</li> <li>interference by strikers or other persons with repairs to damaged property, or with resumption of normal “agri-business” operations;</li> <li>the suspension, lapse or cancellation of any lease, license, contract or order.</li> </ol> <p><b>Breakdown coverage includes</b> 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>property is anywhere in Canada including while in transit within Canada;</p> <p>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 on the “Declaration Page”, at any temporary or newly acquired location or in transit, in Canada or the continental United States;</p> <p><b>for loss or damage due to:</b></p> <ol style="list-style-type: none"> <li>mechanical failure, faulty construction, or error in design of the property insured;</li> <li>short circuit, blow-out or other electrical or magnetic disturbance, other than lightning, within electric or electronic equipment, apparatus, or devices;</li> <li>any repairing, servicing, or processing operation; or</li> <li>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.</li> </ol> <p>This coverage does not insure loss or damage caused directly or indirectly by:</p> <ol style="list-style-type: none"> <li>wear and tear or gradual deterioration, however, to the extent otherwise insured and not otherwise excluded under this extension, resultant damage is insured;</li> <li>any dishonest or criminal act on the part of “you” or any other party of interest, “your” employees or agents, 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 “your” employees, which results from a peril otherwise insured <b>against</b> and not otherwise excluded under this coverage;</li> <li>delay, loss of market, or loss of “agri-business” or other income;</li> <li>programming errors or faulty machine instructions;</li> <li>interference by strikers or other persons with repairs to damaged property, or with resumption of normal “agri-business” operations;</li> <li>the suspension, lapse, or cancellation of any lease, license, contract, or order; <b>or</b></li> </ol>
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	<p>A \$1,000 deductible per occurrence applies to this Additional Agreement.</p>	<p>g. the perils as described in Property Common Exclusions (TMI-M510).</p> <p>A \$1,000 deductible per occurrence applies to this Additional Agreement.</p>
Fences and Corrals	<p><b>FENCES AND/OR CORRALS</b>            “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>	<p><b>FENCES AND CORRALS</b>            “We” agree to extend coverage to owned fences, corrals, or paddocks on “your” “premises”.</p> <p>A \$500 deductible per occurrence applies to this Additional Agreement.</p>
Fuel Tanks and Fuel	<p><b>FUEL TANKS AND/OR FUEL</b>            “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>	<p><b>FUEL TANKS AND FUEL</b>            “We” agree to extend coverage to owned fuel tanks and 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	<b>INCIDENTIAL SUPPLIES</b>	<b>INCIDENTAL SUPPLIES</b>
Livestock Husbandry Standards Upgrade	<p>“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><b>Provisions:</b></p> <ul style="list-style-type: none"> <li>A. The specified “agricultural building” is housing “livestock” at the time of loss;</li> <li>B. Replacement is made necessary by a total loss by an Insured Peril;</li> <li>C. Replacement with like occupancy shall be effected by “you” with due diligence and dispatch.</li> </ul> <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>	<p>“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><b>Provisions:</b></p> <ul style="list-style-type: none"> <li>A. The specified “agricultural building” is housing “livestock” at the time of loss;</li> <li>B. Replacement is made necessary by a total loss resulting from, contributed to, or caused directly or indirectly by a peril insured against; and</li> <li>C. Replacement with like occupancy shall be effected by “you” with due diligence and dispatch.</li> </ul> <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>Coverage is provided for the reimbursement of the cost to replace locks(s) and key(s) at the “premises” <b>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.</b></p> <p>No deductible applies to this Additional Agreement.</p>	<p>Coverage is provided for the reimbursement of the cost to <b>repair or</b> replace locks(s) and key(s) at the <b>insured “premises” following loss of or damage to master key(s) or lock(s), electronic passes, or key cards caused by or resulting from a peril insured against.</b></p> <p>No deductible applies to this Additional Agreement.</p>
Nutrient Management Strategy	<p><b>NUTRIENT MANAGEMENT STRATEGY/NUTRIENT MANAGEMENT PLAN</b></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>	<p><b>NUTRIENT MANAGEMENT STRATEGY</b></p> <p>Coverage is extended to cover the costs incurred by “you” to prepare and file a:</p> <ul style="list-style-type: none"> <li>a. Nutrient Management Strategy;</li> <li>b. Nutrient Management Plan; <b>or</b></li> <li>c. <b>Non-Agricultural Source Material Plan;</b></li> </ul> <p>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>
Power Fluctuation	<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 &amp; fittings attached to a building), equipment and appliances insured by this Policy.</p> <p><b>Exclusions</b>          “We” do not insure loss or damage:</p> <ol style="list-style-type: none"> <li>1. 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"> <li>a. the item, equipment or appliance was protected by a surge protection device which was also damaged or destroyed; or</li> <li>b. there was a known “power fluctuation” in <b>the Insured's</b> area.</li> </ol> </li> <li>2. <b>to “contents” undergoing any process or while being worked on, where the</b></li> </ol>	<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 <b>and</b> fittings attached to a building), equipment and appliances insured by this Policy.</p> <p><b>Exclusions</b>          “We” do not insure loss or damage:</p> <ol style="list-style-type: none"> <li>1. when the loss or damage is to only one item, one piece of equipment or one appliance, but this exclusion does not apply if:             <ol style="list-style-type: none"> <li>a. the item, equipment or appliance was protected by a surge protection device which was also damaged or destroyed; or</li> <li>b. there was a known “power fluctuation” in <b>“your”</b> area;</li> </ol> </li> <li>2. to the actual item, equipment or appliance that generated the power surge, but resulting damage to other</li> </ol>

	<p>damage results from such process or work.</p> <p>3. to the actual item, equipment or appliance that generated the power surge, but resulting damage to other items, equipment, or appliances is covered.</p> <p>No deductible applies to this Additional Agreement.</p>	<p>items, equipment, or appliances is covered;</p> <p>3. resulting from loss of use or loss of purposed use.</p> <p>No deductible applies to this Additional Agreement.</p>
Round Up of Escaped Livestock	<p>“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.</p> <p>A \$500 deductible per occurrence applies to this Additional Agreement.</p>	<p>“We” agree to pay for reasonable fees due to persons “you” employ to roundup “livestock” insured by this Policy, or for which “you” are legally liable, 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.</p> <p>A \$500 deductible per occurrence applies to this Additional Agreement.</p>
Valuable Papers and Records	<p>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.</p> <p>No deductible applies to this Additional Agreement.</p>	<p>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 a peril insured against.</p> <p>No deductible applies to this Additional Agreement.</p>
Brands and Labels	N/A	<p>In the case of loss or damage to insured property bearing a brand, trademark, guarantee, or other identifying characteristic, the sale of which carries or implies the guarantee or the responsibility of “you” or the manufacturers, the salvage value of such damaged property shall be determined after removing or re-identifying such brands, trademarks, guarantees, or other identifying characteristics.</p> <p>The cost of such removal or re-identification shall be paid by “us”.</p> <p>Where the removal of such marks is impossible or impractical, the damaged property may be stamped as salvage or transferred to bulk containers with the cost to be borne by “us”.</p>

Parcel Post	N/A	<p>"We" agree to extend coverage to property in any one package while in the course of transit by parcel post for loss caused by a peril insured against.</p>
Extra Expense Coverage	N/A	<p>Coverage is provided for the necessary "extra expense" incurred by "you" in order to continue as nearly as practicable the "normal" conduct of "your" business during the "period of restoration" following damage or destruction by the perils insured against, to the property insured on this policy. Payment under this Additional Agreement shall not be limited by the date of expiration of this policy.</p> <p>This coverage is extended to include the necessary "extra expense" incurred during a period of time, not exceeding two weeks, while access to the described premises is prohibited by order of civil authority, but only when such order is given as a direct result of damage to neighbouring premises by a peril insured against.</p> <p>As soon as practicable after any loss, "you" shall resume complete or partial business operations of the property described and, in so far as practicable, reduce or dispense with such "extra expenses" that are being incurred.</p> <p>"We" shall not be liable for:</p> <ol style="list-style-type: none"> <li>any increase of loss directly or indirectly, proximately, or remotely, resulting from, or contributed to by the operation of any by-law, ordinance or law regulating zoning or the demolition, repair or construction of buildings or structures unless the liability is otherwise specifically assumed by endorsement hereon;</li> <li>any increases of loss caused by delays or loss of time due to the presence of strikers or other persons or to labour disturbances on or about the premises interfering with the rebuilding, repairing, or replacing of the property damaged or destroyed or the resumption or continuation of business or free access to or control of the premises or due to the action of sympathetic strikers elsewhere;</li> <li>loss due to fines or damages for breach</li> </ol>

		<p>of contract for late or non-completion of orders, or for any penalties of whatever nature;</p> <ul style="list-style-type: none"><li>d. loss due to the suspension, lapse, or cancellation of any lease or license, contract or order;</li><li>e. the cost of compiling books of account, abstracts, drawings, card index systems or other records including film, tape, disc, drum, cell or other magnetic recording or storage media for electronic data processing;</li><li>f. loss caused by the perils as described in Property Common Exclusions (TMI-M510).</li></ul> <p>When used in this Additional Agreement:</p> <ul style="list-style-type: none"><li>a. "extra expense" means the excess (if any) of the total cost during the "period of restoration" for the purpose of continuing "your" business over and above the total cost that would normally have been incurred to conduct the business during the same period had no loss occurred. The cost in each case to include expense of using other property or facilities of other concerns or other similar necessary emergency expenses. In no event, however, shall "we" be liable under this Form for loss of income nor for "extra expense" in excess of that necessary to continue as nearly as practicable the "normal" conduct of "your" business, nor for the cost of repairing or replacing any of the described property that has been damaged or destroyed by the perils insured against, except cost in excess of the "normal" cost of such repairs or replacements necessarily incurred for the purpose of reducing the total amount of "extra expense"; liability for such excess cost however, shall not exceed the amount by which the total "extra expense" otherwise payable under this Form is reduced. "We" shall also be liable for "extra expense" incurred in obtaining property for temporary use during the "period of restoration" necessarily required for the conduct of "your" business. Any salvage value of such property remaining after resumption of "normal" operations shall</li></ul>
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		<p>be taken into consideration in the adjustment of any loss hereunder.</p> <p>b. "normal" means the condition which would have existed had no loss occurred.</p> <p>c. "period of restoration" means the length of time, commencing with the date of loss, that is required, with the exercise of due diligence and dispatch, to repair, rebuild or replace the property insured on this Policy, that has been damaged or destroyed by a peril insured against.</p>
Farm Water System	N/A	"We" agree to extend coverage to loss or damage to a water pump, pressure system and pump house used in whole or in part for "agri-business" purposes, caused by a peril insured against.
Livestock Debris Removal	N/A	"We" agree to extend coverage to the expenses incurred for the removal of dead "livestock" when death is caused by, or destruction is made necessary by a peril insured against.
Off-Premises Service Interruption	N/A	<p>Loss of Income coverage, if shown on the "Declaration Page", is hereby extended, subject to all the terms, conditions, provisions, and limitations of this policy, to include loss resulting from the necessary interruption of business caused by damage to or destruction of off-premises public utility property located within 25 kilometres of the insured "premises". Such public utility property includes plants, transformer or switching stations, sub-stations, transformers, or pumping stations which furnish heat, light, power, or gas to the insured "premises", provided such loss or damage is caused directly by a peril insured against under this policy to "agricultural building(s)", structures, machinery, "agricultural equipment", "electrical equipment", or "produce" as described on the "Declaration Page". This Additional Agreement does not cover Loss of Income during the first 24 consecutive hours of loss of "services" or "service interruption" directly or indirectly arising from:</p> <ul style="list-style-type: none"> <li>a. loss or damage to electrical transmission lines or distribution lines or their supporting structures;</li> <li>b. loss or reduction of "services" due to lack of sufficient capacity; or</li> <li>c. an intentional reduction in the supply of "services".</li> </ul>

		<p>As used in this Additional Agreement:</p> <ul style="list-style-type: none"> <li>a. "Services" means electricity, water, gas, or steam.</li> <li>b. "Service Interruption" means loss of "services" for a period exceeding 24 consecutive hours.</li> </ul>
Sales Representative	N/A	"We" agree to extend coverage for insured property while off "premises" in the custody of a sales representative.
Environmental Upgrade	N/A	<p>This Additional Agreement, at "your" option, insures the increase in direct costs to repair or replace "agricultural building", "agricultural equipment" and "electrical equipment" damaged by a peril insured against, using "environmentally friendly" or "energy efficient" materials or modes of construction.</p> <p>This coverage response includes additional fees incurred by "you" to engage an accredited LEED® Canada professional in the design, repair or reconstruction phase plus the additional cost incurred by "you" for certification or recertification by LEED® Canada.</p> <p>When used in this Additional Agreement:</p> <ul style="list-style-type: none"> <li>a. "environmentally friendly" shall mean materials or modes of construction that are Canada Green Building Council/LEED® Canada accredited.</li> <li>b. "energy efficient" shall mean those products or modes of construction that are Energy Star® or Canada Green Building Council/LEED® Canada rated or accredited.</li> </ul> <p>There will be no coverage response under this Additional Agreement:</p> <ul style="list-style-type: none"> <li>a. to production machinery and equipment, electronic "data" processing equipment not used in the support of real property, molds and dies, property in the open, or personal property of employees and officers;</li> <li>b. to any increase in the cost of repair or replacement of insured property occasioned by a restriction or prohibition in any by-law, regulation, ordinance, or law;</li> <li>c. in instances where no "environmentally friendly" or "energy efficient" equivalent</li> </ul>

		<p>exists. In those instances, “we” will pay only to replace with standard materials, modes of construction, equipment, and products.</p> <p><b>The most “we” will pay under this extension of coverage in any one policy term is \$25,000 or 10% of the total loss, whichever is the least.</b></p>
Resilience Allowance	N/A	<p>At “your” option, “we” will contribute up to \$5,000, in aggregate during any one policy term, towards the expenses incurred by “you” to repair or replace damaged or destroyed “agricultural buildings” using upgraded building materials, construction methods, mitigation measures, or devices that are more durable and better able to resist or mitigate damage from climate-related perils. The insured loss must exceed \$25,000 for coverage to apply.</p> <p>This coverage will not apply to the repair or replacement of building elements that were not damaged or destroyed in the insured loss.</p> <p>No deductible applies to this Additional Agreement.</p>
Bailee’s Coverage for Customers’ Goods	N/A	<p>This Additional Agreement insures all kinds of lawful goods and articles belonging to “your” customers and which have been accepted by “you” for processing, maintenance, or repair usual or incidental to the business operations specified on the “Declaration Page”. Coverage applies while such property is in “your” possession at the “premises” specified on the “Declaration Page” and while in “your” vehicle. “We” shall not be liable for more than the actual cash value of customers’ goods and articles at the time any loss or damage occurs.</p> <p>Actual cash value will consider the cost to repair or replace the lost or damaged property, whichever is less, with new materials of similar kind, quality, and usefulness, but with proper deduction for depreciation. In determining the proper deduction for depreciation, “we” will consider:</p> <ul style="list-style-type: none"> <li>the condition of the property immediately before the loss or damage;</li> <li>the use of the property and its obsolescence;</li> <li>its resale value; and</li> <li>its normal life expectancy.</li> </ul>



		This Extension does not apply to loss or damage to customers' goods and articles received for the purposes of storage.
	ALL TERMS, DEFINITIONS, <b>GENERAL</b> EXCLUSIONS AND STATUTORY AND ADDITIONAL CONDITIONS STATED ON THE AGRI-BUSINESS PROPERTY FORM APPLY TO THIS COVERAGE FORM.	ALL TERMS, DEFINITIONS, EXCLUSIONS AND STATUTORY AND ADDITIONAL CONDITIONS STATED ON THE AGRI-BUSINESS PROPERTY FORM APPLY TO THIS COVERAGE FORM.