

## SECTION 1

### EXTENSIONS OF COVERAGE – COUNTRY HOME

(Words and phrases that appear in quotation marks have special meaning. Refer to the General Definitions of this policy. This coverage must be shown on the “Declaration Page” of “your” policy for it to apply.)

#### Farm Machinery, Livestock and Produce

“We” will pay up to \$15,000 in all (or the amount shown on the “declaration page”), for loss or damage to:

- (a) “Machinery and equipment” according to the insured perils, exclusions, limitations and conditions as described under coverage Machinery and Equipment – All Risk (ME); or
- (b) “Livestock” according to the insured perils, exclusions, limitations and conditions as described under coverage Livestock – All Risk (LIA); or
- (c) “Produce” according to the insured perils, exclusions, limitations and conditions as described under coverage Produce – Named Perils (PNP).

#### Special Condition:

The co-insurance clause under all three coverages is amended to read as follows:

“You” are required to maintain a limit of insurance equal to or higher than the amount that is calculated when 80% is multiplied against on the total combined “actual cash value” of “your” “machinery and equipment” and “produce” plus the market value of “your” “livestock”. Failure to do so will result in “you” only being entitled to recover that portion of any loss that the amount of insurance in force at the time of loss bears to the amount of insurance required to be maintained by this clause.

The amount recoverable under any Extension of Coverage in this form shall apply only as excess insurance over any coverage in this or any other form or endorsement made a part of this policy. All the underlying coverages, exclusions provisions and conditions apply to these extensions. Unless otherwise specified on the “Declaration Page”, the limits shown under each extension apply.

#### SUMMARY OF EXTENSIONS

This table shows the title and maximum limit, if applicable, for each extension provided by this form. It is for reference purposes only. “You” must refer to each extension described in the following pages for exact details.

DESCRIPTION OF EXTENSION	LIMIT (If applicable)
1. Debris Removal	5% of limit
2. “Farm Buildings” and Additions in the Course of Construction	\$50,000
3. Newly Acquired “Livestock”	\$5,000 for 30 days
4. Newly Acquired “Machinery & Equipment”	\$5,000 for 30 days
5. Non-owned “Livestock”	\$5,000
6. Non-owned “Machinery or Equipment”	\$5,000
7. Non-owned “Produce”	\$5,000
8. Outdoor Property	\$10,000
9. Professional Fees	\$2,000
10. Removal to Prevent Loss or Damage	14 days
11. Standing or Swathed “Grain” and Swathed Seed Crops	Must insure produce \$30/acre

## 1. Debris Removal:

The following Extension of Coverage shall not increase the amounts of insurance applying under this form. In this extension “debris” also includes “deadstock”:

- (a) Debris Removal: “we” will indemnify “you” for expenses incurred in the removal from the “premises” of debris of the property insured, occasioned by loss or damage to such property, for which loss or damage is covered under this form. The amount payable under this extension shall not exceed 25% of the total amount payable for the direct physical loss to property insured;
- (b) Removal of Windstorm Debris: “we” will indemnify “you” for expenses incurred in the removal of debris or other property which is not insured by this form but which has been blown by windstorm onto a location specified by this policy.

If the total amount, for both loss to property and debris removal expense, exceeds the amount of insurance applying to the property, an additional amount of insurance, up to 5% of the limit of liability for such property will apply to the amount of debris removal expense.

Extensions of Coverage (a) and (b) do not apply to costs or expenses:

- (i) to “clean up” “pollutants” from land or water; or
- (ii) for testing, monitoring, evaluating, assessing of an actual, alleged, potential or threatened spill, discharge, emission, dispersal, “seepage”, “leakage”, migration, release or escape of “pollutants”.

## 2. “Farm Buildings” and Additions in the Course of Construction:

This form, subject to all terms and conditions, insures “farm buildings” and additions in the course of construction, including materials and supplies, at the “premises” for not more than \$50,000. This limit of liability attaches at the time construction begins and extends for 90 days or until endorsed on whichever occurs first. “You” agree to keep an accurate record of the date of commencement of construction, description and value of each item so covered and to pay additional premium as calculated by “us”.

## 3. Newly Acquired “Livestock”:

“We” agree to pay up to \$5,000 in all for “Livestock” newly acquired by “you” during the policy term and this limit of liability attaches at the time of such acquisition and extends for 30 days or until endorsed on, whichever occurs first. “You” agree to keep an accurate record of acquisition date, description and value of the “livestock” so covered and to pay additional premium as calculated by “us”.

## 4. Newly Acquired “Machinery & Equipment”:

“We” agree to pay up to \$5,000 in all for “Machinery & Equipment” newly acquired by “you” during the policy term and this limit of liability attaches at the time of such acquisition and extends for 30 days or until endorsed on, whichever occurs first. “You” agree to keep an accurate record of acquisition date, description and value of the “Machinery & Equipment” so covered and to pay additional premium as calculated by “us”.

## 5. Non-owned “Livestock”

At “your” option, up to \$5,000 may be applied for loss to non-owned “livestock” while it is on “your” farm premises, but “we” do not insure “livestock” which “you” are boarding for a fee.

## 6. Non-owned “Machinery or Equipment”

At “your” option, up to \$5,000 may be applied for loss or damage to non-owned “machinery and equipment” while in “your” care, custody or control. This extension also applies to non-owned “machinery and equipment” in “your” control through any rental or lease agreement.

## 7. Non-owned “Produce”

At “your” option, up to \$5,000 may be applied for loss or damage to non-owned “produce” while it is on “your” farm premises.

## 8. Outdoor Property:

“We” agree to extend the insurance provided by “farm buildings” to “your” outdoor property on “your” “premises”. Outdoor property includes:

- (a) radio, television, satellite, dish-type or other antennae and their masts;
- (b) towers and lead-in wiring;

- (c) submersible pumps and related well water equipment used to supply water to “farm buildings” or “livestock”;
- (d) utility and hydro poles and transmission lines, “exterior wiring systems”, including underground transmission lines and pipes on “your” “premises” furnishing heat, light, power or gas to “your” “premises”;
- (e) farm fences or corrals;
- (f) bunker silos;
- (g) decorative windmills;
- (h) bridges, driveways and laneways used to access insured “farm buildings”;
- (i) “livestock” feeders.

The most “we” will pay under this extension of coverage is \$10,000.

#### **9. Professional Fees:**

This form insures, subject to all its terms and provisions for not more than \$2,000 of reasonable expenses incurred by “you” or reasonable fees payable to “your” auditors, accountants, lawyers, architects, engineers, or other consultants, except public adjusters for production particulars or details or other proofs, information or evidence as may be required by “you” for the purpose of investigating or verifying any claim under this policy.

#### **10. Removal to Prevent Loss or Damage:**

If any of the insured property is necessarily removed from the location(s) specified on the “Declaration Page” to prevent loss, that part of insurance under this form that exceeds the amount of “our” liability for any loss already incurred shall, for 14 days only, or for the unexpired term of this policy if less than 14 days, insure the property removed and any property remaining at location(s) specified in the proportion which the value of the property at each of the respective locations bears to the value of the property in total.

#### **11. Standing or Swathed “Grain” and Swathed Seed Crops:**

“We” will include “your” standing or swathed “grain” and swathed seed crops in the “Produce” coverage but only against loss or damage caused by fire, theft and malicious acts, and provided the insurance carried on “produce” is not less than \$30.00 per acre of land farmed by “you”. (is \$30.00 still relevant?)

**ALL THE STATUTORY AND ADDITIONAL CONDITIONS, GENERAL DEFINITIONS AND GENERAL LOSS OR DAMAGE NOT INSURED ALSO APPLY TO THIS COVERAGE**