

SECTION 4

COVERAGE – SNOWLOAD COVERAGE EXTENSION

(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.)

Indemnity Agreement

“We” will indemnify “you” against loss or damage to “farm buildings” caused by the Insured Peril as described and limited.

Insured Peril

“We” agree to extend the Insured Perils of the Farm Building – Named Perils wording to include the collapse of foundations, walls, floors or roof of a building caused directly by the weight of ice or snow.

Exclusions

This peril does not include loss or damage caused directly or indirectly;

- a) to outside property such as fences or awnings,
- b) to exterior permanent fixtures and fittings, glass, permanent appliances for lighting, heating or ventilating the building, unless damage is in conjunction with the collapse of foundation walls, floors or roof of the building to which they are attached,
- c) by earthquake,
- d) by the settling, cracking, expanding, contraction, moving, shifting or bulging of any building,
- e) by wear, tear, rodents (such as squirrels and rats), insects or vermin (such as raccoons and skunks) or by dampness or atmosphere, dryness of atmosphere, rotting, rust or corrosion.

Deductible

“We” are responsible only for the amount by which the loss or damage caused by snowload exceeds the amount of the deductible shown on the Declaration Page or \$1000, whichever is higher.

Other

All other sections of the Farm Building – Standard Form coverage, to which this extension is attached, apply.

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