

Farm Interruption Coverage

(If this coverage applies to “your” policy, the required information will be shown on the “declarations”.)

DEFINITIONS

The following definitions are added:

1. **Farming operations** means normal farming activities performed by the insured prior to this loss.
2. **Restoration period** means the time it should reasonably take to resume your normal farming operations starting from the date of loss caused by a covered peril, and ending on the date the property is rebuilt, repaired or replaced. This is not limited by the expiration of the policy. Normal farming operations are those that existed prior to the covered loss.

This does not include any decrease in time due to the enforcement of any ordinance, law, or decree that regulates or requires:

- a. The construction, use, repair, or demolition of any property; or
- b. The testing, evaluating, observing, or recording the existence, level, or effects of pollutants.

COVERAGE

“We” provide extra expense and earnings coverage during the **restoration period** when **your farming operations** are interrupted by direct physical loss to the farm service buildings or structures described on the **declarations** as a result of a covered peril.

This coverage applies only when the loss to covered property occurs at the insured premises.

Farm Operating Expenses- **We** cover additional and continuing expenses or wages that occur or continue as a result of a covered loss to property insured during the **restoration period**.

We do not provide coverage for any profit or loss arising from the insured’s operation.

This does not increase the **limit**.

VALUATION

The salvage value of any property bought for temporary use shall be deducted from the amount of loss determined for extra expense.

We do not pay for any increase in loss due to “your” failure to use reasonable efforts to resume all or part of **your** business. This includes making use of damaged property at insured premises or elsewhere.

ADDITIONAL COVERAGE

Interruption by Civil Authority – **We** extend your coverage for earnings and extra expense to include loss while access to an insured premises is specifically denied by an order of a civil authority. This order must be a result of damage to property at a neighboring premises and caused by a covered peril. This extension is limited to two consecutive weeks from the date of the order, but only while the access is actually prohibited.

This does not increase the **limit**.

EXCLUSIONS

In addition to the exclusions in the General Policy Terms and Farm Section, the following exclusions are added:

1. **We** do not cover loss caused by or expense incurred due to the suspension, lapse, or cancellation of leases, licenses, contracts, or orders.
2. **We** do not cover loss caused by or expense incurred due to contamination of any farm service building or structure or any machinery, vehicles and equipment.

CONDITION

In addition to the conditions in the General Policy Terms and Farm Section, the following conditions are added:

1. Intent to continue Farming Operations – If **you** intend to continue your farming operations, **you** must resume all or part of **your** farming operations as quickly as possible.
2. Protect Property – **You** must take all reasonable steps to protect covered property at and after an insured loss

to avoid further loss. **We** pay the reasonable costs incurred by you for necessary repairs or emergency measures performed solely to protect covered property from further damage by a covered peril if a covered peril has already caused a loss to covered property.

However, **we** do not pay for such repairs or emergency measures performed on property if **your** farming operations are not resumed, no payment will be made under this endorsement.

HOW MUCH WE PAY FOR LOSS OF CLAIM

During the “restoration period”, “we” will pay you up to 25% of the **Limit** shown for each month the insured building or structure is being restored, rebuilt or replaced (minus any applicable endorsement deductibles).

LIMIT OF COVERAGE

The most **we** will pay under this endorsement for loss in any one occurrence is the endorsement **limit** shown on the **declarations**.

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