



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under your Farm Policy as follows:

COVERAGE SUMMARY

This is a summary of the coverages provided by this endorsement. These coverages are subject to the provisions applicable to the Farm Property - Farm Personal Property Coverage Form, Farm Property - Barns, Outbuildings And Other Farm Structures Coverage Form, Mobile Agricultural Machinery And Equipment Coverage Form, Livestock Coverage Form, Farm Property - Other Farm Provisions Form - Additional Coverages, Conditions, Definitions, Causes Of Loss - Farm Property, Common Policy Conditions, and Mutual Policy Conditions of the policy.

This endorsement is subject to the deductible provision in paragraph E of Farm Property - Other Farm Provisions Form - FP 00 90, unless otherwise specified.

- 1. Consequential Loss to Raw Milk..... 1
2. Milk Contamination and Leakage..... 1

1. Consequential Loss to Raw Milk

We will pay for direct physical loss of or damage to the Insured's raw milk due to the mechanical breakdown of milking equipment or refrigeration equipment. The loss or damage must occur at an insured location.

We will not pay for loss or damage caused by any change in the Insured's electric power supply, such as interruption, power surge, or brown out, if the change originates more than 100 feet from the building containing the Insured's milking equipment or refrigeration equipment.

The most we will pay for loss or damage during any annual policy period is \$5,000.

The deductible applicable under the Farm Property - Other Provisions Form - Additional Coverages, Conditions, Definitions form applies to this coverage.

2. Milk Contamination and Leakage

We will pay for loss of milk due to contamination at an insured location and loss of milk due to sudden and accidental leaks or spills from a milk storage tank at an insured location. "Contamination" means loss of purity of the milk due to a foreign substance entering or coming in contact with the milk.

The most we will pay under this coverage during any annual policy period is \$25,000.

This coverage does not insure against:

- a. loss or damage caused by neglect of the insured to use all reasonable means to save and preserve the property at and after any loss insured against;
b. loss or damage occurring while milk is being loaded upon or unloaded from transporting conveyances;
c. delay, loss of market, indirect or consequential loss of any kind;
d. loss caused directly or indirectly by the interruption of power or other utility service furnished to the insured premises;
e. loss caused by unexplained or mysterious disappearance of property, or shortage of property disclosed on taking inventory;
f. loss resulting from infidelity, wrongful conversion or dishonest act of any person(s) in the employ or service of the insured, whether during regular employment or service or not;
g. loss, damage or expense caused by or resulting from subsidence, settling, cracking, bulging, shrinkage or expansion of walls, floors, ceilings, roofs, foundations, sidewalks, driveways or pavements;
h. loss, damage or expense caused by or resulting from any fraudulent, dishonest or criminal act done by or at the instigation of any insured, partner, joint venture, employee or agent of the insured while working in the course of their employment or otherwise and whether acting alone or in collusion with others, or any others to whom the property may be entrusted (carriers for hire excepted);
i. loss caused by
(1) wear and tear,
(2) gradual deterioration, inherent vice, latent defect,
(3) insects or vermin,
(4) mechanical breakdown, corrosion, rust,
(5) dryness or dampness of the atmosphere or freezing or other extremes of temperature, or
(6) smog, smoke from agricultural smudging or industrial operations, unless such damage is the result of other loss covered by this policy;

- j. loss, damage or expense caused by, resulting from, contributed to or aggravated by earth movement, including but not limited to earthquake, volcanic eruption, landslide, mudflow, earth sinking, rising or shifting; all whether or not contributed to or aggravated by negligence of persons other than the insured or his employees; this exclusion does not apply to loss or damage to property in transit;
- k. loss, damage, or expense caused by, resulting from, contributed to or aggravated by any of the following:
  - (1) flood, surface water, waves, tidal water, tidal wave, overflow of streams or other bodies of water, or spray from any of the foregoing, all whether wind driven or not;
  - (2) water which backs up through sewers and drains;
  - (3) water below the surface of the ground including that which exerts pressure on or flows, seeps or leaks through sidewalks, driveways, foundations, walls, basement or other floors, or through doors, windows or any other openings in such sidewalks, driveways, foundations, walls or floors;
  - (4) release of water impounded by a dam regardless of cause;
- l. loss or damage caused by or resulting from
  - (1) hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack
    - (a) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces; or
    - (b) by military, naval or air forces; or
    - (c) by an agent of any such government, power, authority or forces;
- (2) any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
- (3) insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade;
- m. loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in part caused by, contributed to, or aggravated by the peril(s) insured against in this policy; however, subject to the foregoing and all provisions of this policy, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

Each claim for loss or damage, separately occurring, shall be adjusted separately and from the amount of each adjusted claim the sum of \$100 shall be deducted.