

FARM INTERRUPTION ENDORSEMENT

For an additional premium, it is agreed that this endorsement applies to farm buildings(s) designated below:

1. Subject to all of the provisions of the policy, except the deductible clause, the policy is extended to provide coverage for the loss of earnings which arise as the direct result of the necessary interruption of the farming operation if:
 - a. The described farm building becomes wholly or partially unusable due to the damage or destruction caused by an insured named peril, during such time as would be required using due diligence and dispatch to resume a normal production schedule.
 - b. The described farming building cannot be used due to damage or destruction caused by an insured peril of other integral parts of the insured's farming operation, during such time as would be required, using due diligence and dispatch to resume a normal production schedule.

In the event loss occurs simultaneously for which coverage is provided under both of the above paragraphs (a & b), then paragraph (b) is suspended and coverage applies only under paragraph (a).

2. Extension of coverage: The company shall only be liable for such expense other than those to repair or replace the described building or property as are necessarily incurred for the purpose of reducing loss under this endorsement, but in no event shall the total of such expenses exceed the amount by which the loss under this policy is hereby reduced.
3. The company shall not be liable for more than:
 - a. 25% of the limit of coverage provided in this endorsement for each 30 consecutive calendar days, or
 - b. The limit of coverage provided in the endorsement for any one occurrence.

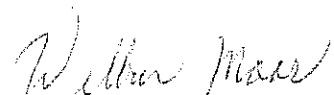
In the event of a partial loss, the company shall be liable for such loss of earnings in the same proportion as the reduced production to the normal production.

If the insured chooses to discontinue or fail to make a bonafide effort to continue the farming operation within 30 days after the loss, the company's coverage shall not exceed the limit as specified for one thirty day (30) period.

4. Definitions
 - a. Normal operations shall mean the conditions that exist before the loss occurred.
 - b. Property shall mean the insured building or contents.
 - c. Earnings are defined as net profit plus payroll expense taxes, interest, rents and all other operating expenses earned by the business.
5. Conditions – all conditions of the policy to which this endorsement is attached shall apply and in addition the insured shall cooperate to reduce loss by:
 - a. Complete or partial use of the property described herein whether damaged or not; and
 - b. By making use of other available property or facilities and such reduction shall be taken into consideration in arriving at the amount of loss under this endorsement.
6. Insured buildings and limits may be designated in the Declarations page attached to this policy, or as described below:

Building	Farm Location	Limit of Coverage

Attached to and forming a part of Policy No. _____, Effective Date _____



Authorized Representative