



CROP COVERAGE

Subject to all terms and conditions of this policy, this form applies as scheduled below to growing crops in the greenhouse(s) as specifically described on the Declaration Page.

MONTH	SQUARE FOOTAGE OF GROWING AREA	CROP VALUE PER SQUARE FOOTAGE	MONTHLY LIMIT OF LIABILITY
January			\$
February			\$
March			\$
April			\$
May			\$
June			\$
July			\$
August			\$
September			\$
October			\$
November			\$
December			\$
		Average Monthly Limit	\$

LIMIT OF LIABILITY:

Loss settlements shall not exceed the crop value shown above for the month in which the loss occurs.

ADDITIONAL PROVISIONS

REQUIREMENTS AFTER LOSS:

In the event of loss or damage caused by a peril insured against in consequence of which a claim is or may be made under this policy, the Insured shall with due diligence and dispatch do or permit to be done all things which may be reasonable to protect the crop from further damage and minimize any interruption or interference with crop production, and within forty-eight (48) hours after the happening of any loss or damage insured by this policy shall report the loss to the Company or its representatives, and the Company shall not be liable for any loss or damage unless such notice thereof is given to the Company within said time.

PENALTIES:

This Company shall not be liable for any loss due to fines or damages for breach of contract, for late or noncompletion of orders, or for any penalties of whatever nature.

CIVIL AUTHORITY ORDERS:

This Company shall be liable for actual loss sustained, as covered hereunder, during the period of time, not exceeding two consecutive weeks from the date when, as a direct result of the peril(s) insured against, access to the premises described is prohibited by order of civil authority.

DEDUCTIBLE CLAUSE:

The Insurer is liable for the amount by which the loss or damage caused by any of the perils insured against exceeds the sum shown of the Declaration page in any one occurrence.

EXTENSION OF COVERAGE

SEVERED CROPS AND CROPS OUTSIDE GREENHOUSES:

This policy covers loss to severed crops and growing crops temporarily removed from the greenhouse while they are in the building(s) situated on the described location(s). This extension is effective only for a period of seventy-two (72) hours after the crop is severed or temporarily removed from the greenhouses. The limit of liability for the severed crops shall be the same as the limit of liability which would have been applicable to the severed portion had it been damaged when part of the growing crop.