



SEED GROWERS/SEED CLEANING ADDITIONAL AGREEMENTS

THE FOLLOWING ADDITIONAL AGREEMENTS, SUBJECT TO THE POLICY CONDITIONS, ARE COVERED UP TO THE LIMIT SHOWN ON THE "DECLARATION PAGE" AS ADDITIONAL AGREEMENTS.

1. **POLLUTION DAMAGE - INSURED PREMISES:** If a sudden and unintentional event occurs during the policy term resulting in pollution or contamination of property of the insured premises, which is required to be reported to any provincial authority, we will pay, subject to the deductible, for costs to remove and restore property of the insured premises.
2. **DATA:** Coverage is provided for the depreciated cost of insured data that sustains direct damage by an insured peril.
3. **MEDIA:** Coverage is provided for the depreciated cost of insured media that sustains direct damage by an insured peril. Media being materials on which data are recorded including magnetic tapes, disc packs, paper tapes and cards.
4. **BUILDING DAMAGE BY THEFT:** Coverage is extended to insure damage (except by fire) to that part of a "building" occupied by the Insured directly resulting from theft or any attempted theft and from vandalism or malicious acts committed on the same occasion, provided the Insured is the owner of such "building" or is liable for such damage and the "building" is not otherwise insured on this policy. Glass and lettering or ornamentation on the glass is excluded from this extension.
5. **CONSEQUENTIAL DAMAGE:** The Insurer will indemnify the Insured for any indirect or consequential loss or damage to insured property, caused by change of temperature resulting from, occasioned or caused by total or partial destruction by an insured peril of the refrigerating, cooling or heating apparatus, connecting or supply pipes, or by the interruption of the refrigerating, cooling or heating process from an insured peril.
6. **GLASS AND SIGNS:** The Insurer will indemnify the Insured for all accidental loss or damage to insured interior and exterior glass and signs subject to the Perils Excluded in Section 2.B.
7. **OFF PREMISES STOCK AND EQUIPMENT:** Coverage is provided for insured property sustaining direct damage by an insured peril;
 - (a) while temporarily removed from the insured "premises"
 - (b) while in transit or in the custody of the insured, any officer or employee.

In no event does this extension apply to salesmen's samples, contractor's stock, equipment and tools, property at or in fairs or exhibitions, or display items unless specifically stated on the policy "Declaration Page".
8. **PERSONAL PROPERTY OF VISITORS AND EMPLOYEES:** Coverage is provided for personal property of employees and visitors to the insured "premises" for damage caused by the perils which apply to insured contents to a limit of \$500 per item. The insurance on such personal property shall not attach if the owner insures the property, unless the Insured is under obligation to keep the property insured or is legally liable for its loss or damage.
9. **GROWING PLANTS, TREES, SHRUBS OR FLOWERS IN THE OPEN:** Coverage is provided for loss or damage to growing plants, trees, shrubs or flowers, not grown for commercial purposes, in the open caused directly by "Named Perils"(with the exception of windstorm or hail as described in definition 16G) or from theft or attempted theft. This extension of coverage shall be limited to a maximum recovery of five hundred dollars (\$500) for each growing plant, tree, shrub or flower in the open including debris removal expense.
10. **VALUABLE PAPERS AND RECORDS:** Coverage is provided for the extra expense necessarily incurred in the cost of compiling books of account, drawing, card index systems or other records including film, tape, disc, drum, cell or other magnetic recording or storage media for electronic data processing, all the property of the Insured, when such records are damaged by a peril insured against.
11. **ACCOUNTS RECEIVABLE:** The Insurer will indemnify the Insured for all sums due the Insured from customers, provided that the Insured is unable to effect collection thereof as a direct result of loss of or damage to records of accounts receivable contained on the insured "premises" by an insured peril.
12. **EXTRA EXPENSE:** Coverage is provided for the extra expense necessarily incurred by the Insured to continue normal business services and operations which are interrupted as a result of loss by a peril insured against to insured property and only for the period of time required with the exercise of due diligence and dispatch to restore normal business service and operations.

13. **PROFESSIONAL FEES:** Coverage is provided for reasonable fees payable to Professionals whom an Insured may hire to produce and certify particulars or details of the Insured's business required by the Insurer to arrive at the loss payable to the Insured.
14. **FIRE DEPARTMENT EXPENSES:** We will reimburse you for fire department charges incurred for attending premises insured under this policy to save or protect insured property from loss or damage, or further loss or damage insured against by this policy.
15. **MASTER KEY:** Coverage is provided for the reimbursement of the cost to replace lock(s) and key(s) at the premises insured made necessary by the actual destruction, disappearance or wrongful abstraction of master key(s) and/or lock(s) as the result of an insured peril damaging or destroying insured property.
16. **LEASEHOLD INTEREST (Rents):** The Insurer will indemnify the Insured for any increase in your rent where such an increase:
 - (a) arises from the termination of your lease by your landlord, in accordance with the terms of your lease, and
 - (b) the termination of your lease is caused by damage to the building by perils insured against on this policy and
 - (c) you enter into a new lease of premises of like kind and size for the purpose of continuing your operations.

The Insurers liability under this Additional Agreement is limited to the actual increase in rents for the period beginning with the termination of your lease and ending on the expiry date of the terminated lease or twelve (12) months from the date of the termination, whichever is sooner.

The Insurer is not liable for any loss resulting from you exercising an option to terminate the lease.

The Insurer is not liable for any loss arising from the termination of a lease renewal option unless the renewal offer had been accepted in writing by the landlord prior to the loss.

17. **CONTINGENT LOSS OF INCOME:** Coverage is extended under Loss of Income for the amount of loss which results from the interruption or interference of the Insured's business caused by the damage or destruction as the result of an insured peril under this Policy, to any building or part thereof or other property of a "contributing property or recipient property" being a business not operated by the Insured.

THE FOLLOWING EXTENSIONS SUBJECT TO THE POLICY CONDITIONS ARE IN ADDITION TO THE LIMIT OF LIABILITY APPLYING UNDER THIS POLICY

AUTOMATIC COVERAGE: Coverage is provided for building(s) or additions to existing buildings up to a limit of \$100,000 or to contents up to a limit of \$25,000. This shall cover new building(s) or additions to an existing building or additional contents all to be used in conjunction with the expansion of the Insured's existing business. This additional coverage shall cease 60 days from the date construction begins or contents are shipped, or these additional amounts are reported to the company. Additional premium for such new coverage shall be due and payable for values so reported, computed from the date construction begins or additional contents arrive at the premises.

PEAK SEASON STOCK INCREASE: Up to 25% of the total amount(s) specified for stock may be applied to increase the stock limit for four months (120 consecutive days) to cover loss by a peril insured against. This increase shall not apply unless the Limit of Insurance shown on the "Declaration Page" is 100% or more of the Insured's average monthly values for the 12 months immediately preceding the date of loss, or if the Insured has been in business less than 12 months, such shorter period of time.

All other terms and conditions of the policy to which this coverage applies remain unchanged

ALL THE STATUTORY AND ADDITIONAL CONDITIONS OF THIS POLICY ALSO APPLY TO THIS COVERAGE.