

<b>PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.</b>
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## LOSS OF FARM EARNINGS COVERAGE

With respect only to coverage provided by this endorsement, "your" policy is amended as indicated.

### COVERAGE

"We" will pay for the actual loss of "farm earnings" "you" sustain during the "period of restoration" if such loss necessitates interruption of "your" "farm operation". The interruption must be the result of direct physical loss of or damage to "property", caused by a covered cause of loss under the PERILS INSURED AGAINST.

SCHEDULE	
Description of "Farm Operation"	Limit of Insurance

*(The required information may be shown in the Declarations or the Schedule above.)*

### ADDITIONAL DEFINITIONS

The following Definitions are added:

1. "Farm earnings" means the sum of "your" net income (net profit or loss before income taxes) and other continuing normal operating expenses, including payroll, that would have been earned by the described "farm operation", had no loss occurred.
2. "Farm operation" means "your" farm activities, including rental of farm buildings.
3. "Period of restoration" means the time it should reasonably take to resume the described "farm operation". This period of time:
  - a. Begins immediately after the time of direct physical loss or damage to the "property"; and
  - b. Ends on the earliest of the following dates:
    - 1) The date when the "property" should be repaired, rebuilt, or replaced with reasonable speed and similar quality;
    - 2) The date when "farm operations" are resumed; or
    - 3) Twelve consecutive months from the date of direct physical loss or damage to the "property".

"Period of restoration" does not include any increased period due to the enforcement of any ordinance or law that:

  - 1) Regulates the construction, use, or repair or requires the tearing down of any "property"; or
  - 2) Requires any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize or in any way respond to or assess the effects of "pollutants".
4. "Property" means the "farm implement" or building(s), including machinery, supplies, or equipment therein, used in "your" "farm operation".

## EXCLUSIONS

Exclusion **20. Loss Of Income** is deleted.

## CONDITIONS

Condition **2. "Your" Duties After A Loss**, subparagraph **e.** is deleted and replaced with the following:

- e. Cooperate and assist "us" in any matter relating to a claim or suit. This includes making every effort to reduce loss by:
  - 1) Making complete or partial use of the "property" described herein whether damaged or not; and
  - 2) By making use of other available "property" or facilities.

Such reduction shall be taken into consideration in arriving at the amount of loss under this endorsement.

Condition **3. Loss Settlement** is deleted and replaced with the following:

- 1) In the event of a partial loss, "we" shall be liable for loss of normal "farm earnings" in the same proportion as the reduced production bears to the normal "farm operation".
- 2) If the insured chooses to discontinue, or fails to make a bona fide effort to continue, the "farm operation" within 30 days after the loss, the most "we" will pay is 25% of the Limit of Insurance.
- 3) The most "we" will pay for loss in any one occurrence is 25% of the Limit of Insurance for each consecutive thirty-day (30) period, not to exceed the Limit of Insurance.

All other terms and conditions of this policy apply.