

SECTION 4

FARM BUILDING DEBRIS REMOVAL FORM

(Words and phrases that appear in quotation marks have special meaning. Refer to definitions of this policy. This coverage must be shown on the "Declaration Page" of "your" policy for it to apply.)

Indemnity Agreement

"We" will indemnify "you" for the cost of removing debris of the "farm buildings" caused by the Insured Perils as described and limited. "We" will not pay for damage caused to the "farm buildings".

Farm buildings Insured

This form insures "farm buildings" for which an amount of insurance is specified on the "Declaration Page".

Deductible

In any one occurrence, "we" are responsible only for the amount by which the insured loss or damage exceeds the amount of the deductible shown on the "Declaration Page". If one occurrence could lead to the application of more than one deductible, only the largest deductible will apply.

Insured Perils

If the "Declaration Page" shows Farm Building Debris Removal Form applies, "you" are insured against direct physical loss of or damage to the property insured for the perils as described and limited in this form, subject to the General Exclusions of Section 4, exclusions, terms and conditions below:

- a. FIRE.
- b. LIGHTNING.
- c. FALLING OBJECT: This peril means a falling object which strikes the exterior of a building, but not objects which strike the building because of snowslide, iceslide, landslide or other earth movement.
- d. EXPLOSION: This peril does not include loss or damage caused by explosion of steam pressure vessels when their normal internal working pressure exceeds 103 kilopascals (15 pounds per square inch) above atmospheric pressure.
- e. IMPACT BY AIRCRAFT, SPACECRAFT OR LAND VEHICLE
- f. WINDSTORM OR HAIL: This peril does not include loss or damage to insured property or to the interior of an insured building caused by windstorm, hail or coincidental rain damage, unless the storm first creates an opening in the building.

This peril does not include damage:

- (i) due to weight or pressure of ice or snow, waves, floods, land subsidence, whether driven by wind or not;
- g. RIOT

Exclusions

PROPERTY EXCLUDED

This Form does not insure loss or damage to:

- a. property used in whole or in part for the cultivation, harvesting, processing, manufacture, distribution or sale of marijuana or any product derived from, or containing, marijuana or any other substance falling within the Schedules of the Controlled Drugs and Substance Act, whether or not "you" are aware of such use of the property.

PERILS EXCLUDED

This Form does not insure against loss or damage resulting from, contributed to or caused directly or indirectly:

- (a) by any actual or alleged spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants", nor the cost or expense of any resulting "clean up", but this exclusion does not apply:
 - i. If the spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants" is the direct result of a peril not otherwise excluded under this Form;
 - ii. to loss or damage caused directly by a peril not otherwise excluded under this Form;

(b) cost or expense for any testing, monitoring, evaluating or assessing of an actual, alleged, potential or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of “pollutants”.

Reinstatement

Loss under any item of this Form shall not reduce the applicable amount of insurance.

Basis of Settlement

“We” will pay the actual cost to remove debris from “your” “premises”.

If “you” qualify for a tax credit, the loss payment will be reduced by that amount.

Any loss or damage will not reduce the amounts of insurance provided by this Form.

**ALL THE STATUTORY AND ADDITIONAL CONDITIONS, GENERAL DEFINITIONS AND
GENERAL LOSS OR DAMAGE NOT INSURED ALSO APPLY TO THIS COVERAGE**