

Loudoun Mutual Insurance Company
FARM EARNINGS AND EXTRA EXPENSE

This endorsement broadens the coverages provided by “your” primary coverage form.

PLEASE READ IT CAREFULLY

Under Incidental Property Coverages of FO-6 - item 9. Extra Expense is deleted and replaced by:

10. Farm Earnings and Extra Expense

FARM EARNINGS

“We” cover the actual loss of “earnings” from normal farm operations following damage by the perils insured against to property covered under Coverages E, F, and G or form FO-360. This coverage applies only during the necessary and reasonable time required to resume the level of production that would have existed had no loss occurred.

EARNINGS

“Earnings” means monetary income from farming operations less the cost of:

1. supplies, feeds, and other material which are used in the production of farm products;
2. property purchased by “you” for resale;
3. service purchased from outsiders (not “your” employees) which do not continue under contract; and
4. payroll which does not necessarily continue.

FARM EXTRA EXPENSE

“We” cover the necessary extra or additional expense incurred by an “insured” to continue normal farm operations followings damage by the perils insured against to property covered under Coverages E, F, and G or form FO-360. This coverage applies only during the necessary and reasonable time required to repair, rebuild, or replace the damaged property. “We” do not cover extra costs “you” would normally have incurred during the same period had no damage occurred.

This coverage does not include loss caused by or resulting from the enforcement of any ordinance or law which requires “you” or others to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of “pollutants”.

LIMIT

The “limit” for Farm Earnings and Extra Expense insurance shown on the ‘declarations’ is for the combined coverages described by this endorsement. “We” pay no more than one third of the “limit” for each 30 consecutive days that coverage applies.