

GRAIN BINS and SILOS – *COMPREHENSIVE*

SECTION ONE - PROPERTY

a. What is covered?

If Grain Bins and Silos – *Comprehensive* is shown on the *coverage summary*, we will pay for loss or damage to *your* grain bins and silos while on *your premises* directly caused by a peril not otherwise excluded.

COVERAGE EXTENSIONS

1. You may apply an additional amount of up to 10% (ten percent) of the limit of insurance shown on the *coverage summary* for debris removal.
2. You may apply an additional amount of up to \$10,000 (ten-thousand dollars) of the limit of insurance shown on the *coverage summary* for direct loss or damage to materials and supplies located on *your premises* or an adjacent *premises* intended for use in construction, alteration, or repair of *your* grain bins and silos and while *your* grain bin and silo are under construction, alteration, or repair.
3. You may apply an additional amount of up to \$50,000 (fifty-thousand dollars) of the limit of insurance shown on the *coverage summary* for direct loss or damage to *your* newly acquired grain bins or silos on *your premises*; provided that:
 - a. you keep a record of the date of the start of construction or installation, whichever is first; and
 - b. you pay the pro-rata premium from that date.

Coverage will extend only until:

- c. the expiry date of this *policy*; or
- d. the expiry of 60 (sixty) days from the date:
 - i. of acquisition, or
 - ii. that the grain bins or silos has been added to *your policy* effective the date of acquisition, whichever occurs first.

b. What is not covered?

1. We will not pay for loss or damage to:
 - a. grain bins and silos attached to and forming part of any other *farm building*.

SECTION TWO – CONDITIONS OF THIS FORM

1. Except where modified by this form, all other terms of *your policy* apply and are incorporated by reference.
2. If Grain Bins and Silos – *Comprehensive* is shown on the *coverage summary*, and without increasing the limit of insurance shown on the *coverage summary*, we will pay for the increased cost to construct, repair, or replace due to bylaws imposed by regulation, ordinance, or law but only for:
 - a. loss occasioned by the demolition of any undamaged portion of *your* grain bins and silos;
 - b. demolishing and clearing the site of any undamaged portion of *your* grain bins and silos; and
 - c. *your* grain bins and silos are on the same site due to the enforcement of minimum requirements of any bylaw in force at the time of the *occurrence*.