

GERMAN MUTUAL INSURANCE ASSOCIATION OF NEBRASKA

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

FARM EXTRA EXPENSE COVERAGE

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

COVERAGE

"We" will pay the actual and necessary expenses "you" incur during the "period of restoration" that "you" would not have incurred if there had been no direct physical loss or damage to the "property". These expenses, including costs to equip and operate the replacement or temporary locations and relocation expenses must be incurred to resume or continue normal "farm operations".

The loss or damage must be the result of "property" being damaged or destroyed by a covered cause of loss under the **PERILS SECTION – COVERAGES E, F, AND G.**

The most "we" will pay under this endorsement for loss in any one occurrence is the Limit of Insurance shown in the "Declarations" or in this endorsement.

Limit of Insurance _____

(The required information may be shown in the "Declarations".)

ADDITIONAL DEFINITIONS

The following Definitions are added:

1. "Farm operation" means "your" farm activities, including rental of farm buildings.
2. "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".
3. "Property" means the "farm implement" or building(s), including machinery, supplies, or equipment therein, used in "your" "farm operation".

LOSS SETTLEMENT PROVISIONS

LOSS SETTLEMENT PROVISIONS are deleted and replaced with the following.

- a. In determining the amount of necessary extra expense, "we" will deduct the amount of normal expenses that "you" would have incurred, had no loss occurred, and the salvage value of any "property" bought for temporary use during the "period of restoration".
- b. "We" do not pay for any increase in loss due to "your" failure to use reasonable efforts to resume all or part of the "farm operations". This includes making use of other locations and "property" to reduce "your" loss.

All other "terms" and conditions of this policy apply.