# MILK CONTAMINATION COVERAGE ENDORSEMENT

### **INSURING AGREEMENT**

If the Declaration Page shows that Milk Contamination Coverage applies, it is agreed that this policy is extended to insure your financial loss, if any, arising from your refrigerated milk, which is condemned by a provincial marketing board and/or regulator as a result of one of the following occurrences:

- 1. contamination of your milk from an animal treated with medication;
- 2. the presence of a cleaning solution; or
- 3. the failure to activate the bulk milk cooling tank.

# **LIMITATIONS**

Payment is limited:

 to the actual cash value of the condemned milk at the time of loss, or the limit of Insurance provided under this Coverage as stated on the Declaration Page, whichever is the lesser.

# **EXTENSION OF COVERAGE**

Up to \$500 of the total limit of insurance provided for this coverage may be applied to the cost of an additional test.

### **DEDUCTIBLE**

The policy deductible will apply to this coverage, unless otherwise stated in the Declarations.

### **EXCLUSION**

- 1. This policy does not cover increased loss or damage to milk not originating from the Insured's premises.
- 2. This coverage does not apply to any fines or penalties applied by a provincial marketing board and/or regulator.

SEE ALSO GENERAL EXCLUSIONS, DEFINITIONS, PROVISIONS AND STATUTORY CONDITIONS OF THIS POLICY.