



DAIRYMAN'S LOSS OF EARNINGS

Refer to the Supplemental Declarations if information is not shown on this form.

For an additional premium, *we* provide coverage under this endorsement subject to the *terms* contained in the General Policy Provisions.

Location	Building No.	Forms that apply to Dairyman's Earnings	Limit of Insurance
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WHAT WE PAY FOR

We pay for loss of *earnings* when *your* income is interrupted by an insured peril subject to the General Policy Provisions.

HOW MUCH WE PAY FOR LOSS OR CLAIM

We pay for:

1. *Your* loss of *earnings* resulting from the interruption of business. This loss is not to exceed the reduction in *earnings* less charges and expenses that do not necessarily continue.
We pay for only the length of time that is required to rebuild, repair or replace the property that has been damaged or destroyed; this length of time may extend beyond the expiration of this policy.
Your loss of *earnings* for up to 14 consecutive days, resulting from the interruption of *business* which occurs as a direct result of damage or destruction of property adjacent to *your premises* by the perils insured against. Access to *your* described premises must be specifically prohibited by order of civil authority.
You must do everything reasonable to resume operations with the same quality of service which existed immediately before the loss. *You* must also exercise due diligence and dispatch to complete operations, making use of equipment, stock or other property at *your* or other locations.
Reductions in loss by use of equipment, stock or other property at *your* or other locations will be taken into account when *we* are determining the amount payable to *you*.
2. *Your* loss of *earnings* according to the following formula:
25% of the limit of insurance for dairyman's *earnings* will be available in any 30 consecutive calendar day period.
3. Loss of *earnings* resulting from the destruction of cattle by the peril(s) insured against where there is no concurrent destruction of building(s) in which they are housed for up to 30 consecutive calendar days.
4. Expenses that are necessarily incurred for the purpose of reducing the loss; except expenses incurred to extinguish a fire. These expenses shall not exceed the amount by which the loss otherwise payable is reduced.
5. *Your ordinary payroll expense* to the extent necessary to resume operations with the same quality of service which existed immediately preceding the loss.

WHAT WE DO NOT PAY FOR

We are not liable for:

1. Loss of *earnings* or income from any source other than *earnings* received from the production and sale of raw milk.
2. Loss of *earnings* resulting from any electrical injury or disturbance to electrical equipment' devices or wiring from artificial causes unless fire ensues.

We Are Not Liable For Any increase of Loss Due To:

1. any local or state ordinance regulating construction, repair or demolition of buildings or structures.
2. interference at the described premises by strikers or other persons with rebuilding, repairing or replacing the property or with the reoccupancy of the premises.
3. suspension, lapse or cancellation of any lease, contract or order unless such suspension, lapse or cancellation results directly from the untenability of the premises. Then ***we*** shall be liable for only such loss as affects the ***earnings*** of the premises during, and limited to, the period of insurance coverage under this policy.

DEFINITIONS—The following definitions apply to this policy:

1. ***Earnings*** means the sum of:
 - a. income from the sale of raw milk;
 - b. less the value at the time of loss of produce, grains, and such other feeds normally used in the feeding of dairy cattle.No other costs shall be deducted in determining ***earnings***. In determining ***earnings***, due consideration shall be given to the experience of the business before the date of damage or destruction and the probable experience had no loss occurred.
2. ***Normal*** means the condition that would have existed had no loss occurred.
3. ***Ordinary payroll expense*** means the payroll expense for ***your*** employees except payroll to an ***insured*** under the policy, executives, farm managers, dairy managers, or employees under contract.