

The Farm Assets section of the policy has two changes:

- Section 17A Milk Contamination has been replaced with the new 17A.
- A new **Optional Additional Benefit** for Additional Milk Penalties has been added.

The new wordings applying from **11<sup>th</sup> December 2008** are as follows:

## 17. Milk

### A. Contamination

If *your* milk is *accidentally* contaminated and the contamination is established by testing or results in receipt of demerit points or deduction from payment then *we* will pay:

- (a) the amount that would have been paid to *you* for *your* milk had it not been contaminated less the percentage excess per loss shown on the *schedule*; and
- (b) the reasonable cost incurred in disposing of the milk.

*We* will pay up to the amount shown on the *schedule* for any one loss less the percentage excess per loss shown on the *schedule* and up to the amount shown on the *schedule* for all losses in any one *period of insurance* less the percentage excess per *period of insurance* shown on the *schedule*.

If *your* milk is disposed of on *your* property or on any other property other than that of the dairy company *we* will not make any payment unless a sample of *your* milk is tested and the results establish contamination.

Under this benefit *we* will not make any payment to *you* exceeding the amount that *you* would have been paid for *your* milk had it not been contaminated.

### Additional Milk Penalties (Optional)

Provided *you* have had a claim accepted by *us* under additional benefit 17A *we* will also pay, up to a maximum of \$25,000 any one *period of insurance*, that portion of any penalty amounts imposed or deductions made by *your* dairy company for contaminated milk that exceeds the amount that would have been paid to *you* for *your* milk if the milk had not been contaminated.

*We* will not pay the uninsured percentage excess per loss or percentage excess per *period of insurance* that applies under benefit 17A.

*We* will not pay for any costs of audit or testing of *your* milk required by *your* dairy company.

*We* will not pay in respect of any milk that does not belong to *you*.