

## Section 2G

# Additional Cost of Working

(Operative only if so stated in the schedule)

### Definitions

#### British Isles

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, but not the Republic of Ireland.

#### Business

As stated in the schedule.

#### Damage

Loss, destruction or damage.

#### Event Insured

- a) An event defined in Appendix A and stated in the schedule to be an event insured
- b) accidental **damage** to fuel oil or underground water or gas supply pipes or underground electricity or telecommunication cables extending from the buildings to the public mains
- c) falling trees or parts of trees, excluding
  - i) **damage** caused during a felling or lopping operation by or on behalf of the Insured
  - ii) **damage** to fences, gates or hedges
  - iii) the cost of removing fallen trees or parts of trees, except where they have given rise to a valid claim under this section
- d) falling television aerials or aerial fittings or masts
- e) escape of oil from a fixed heating installation or apparatus connected to such installation
- f) escape of fertiliser from any storage tank
- g) explosion of any boiler or economiser on the **premises**.

#### Indemnity Period

The period, beginning with the happening of **insured damage** and not extending beyond the maximum indemnity period stated in the schedule, during which the results of the **business** are affected in consequence of **insured damage**.

#### Insured Damage

**Damage** to property, used by the Insured at the **premises** for the purpose of the **business**, by an **event insured**.

#### Premises

As stated in the schedule.

### Cover

If the **business** is interrupted or interfered with in consequence of **insured damage** happening during the **period of insurance**, **NFU Mutual** will, by payment, indemnify the Insured in respect of the additional expenditure necessarily and reasonably incurred by the Insured, in consequence of the **insured damage**, in order to prevent or minimise the interruption of or interference with the **business** during the **indemnity period**.

Provided that

- 1) there is an insurance in force covering the Insured's interest in the property **damaged** and liability has been admitted under that insurance, unless such liability is not admitted due solely to the insurance excluding liability for **damage** below a specified amount
- 2) **NFU Mutual's** liability (including under cover extensions) will not exceed
  - a) in respect of each item, the sum insured on that item
  - b) in all, the total sum insured,

at the time of the **insured damage**.

### Exclusion

**NFU Mutual** will not be liable under any item for any consequence of interruption or interference resulting from **damage** caused by

- a) riot or civil commotion (unless event E, event F or event R is insured in respect of such item)
- b) earthquake or subterranean fire (unless event J or event R is insured in respect of such item)
- c) pollution or contamination, except for any consequence of interruption or interference resulting from **insured damage**, not otherwise excluded, caused by
  - i) pollution or contamination, which itself results from **insured damage**
  - ii) **insured damage**, which itself results from pollution or contamination.

## Cover Extensions

### 1 Cattle Passports

**Insured damage** includes **damage** to cattle passports.

### 2 Damage at Other Premises

**Insured damage** includes **damage**

- a) at the land-based premises located in the **British Isles** of
  - i) any of the Insured's suppliers of goods or materials or of the Insured's customers with whom, at the time of the **damage**, the Insured has contracts or trading relationships to supply goods or services
  - ii) suppliers of electricity, gas, water or telecommunications services,

provided that the maximum liability of **NFU Mutual** under each of i) and ii) above in respect of each item stated in the schedule will not exceed, in respect of any one occurrence of **insured damage**, 15% of the sum insured on such item

- b) to property in the vicinity of the **premises** which prevents or hinders the use of or access to the **premises**.

Proviso 1 of Cover does not apply to this extension.

### 3 Insured Damage

**Insured damage** includes **damage** to property used by the Insured for the purpose of the business of farmer and/or grower while

- i) at any situation in the **British Isles** owned or used by the Insured in connection with such business, or
- ii) temporarily at any other situation, but remaining in the **British Isles** or in the Republic of Ireland.

### 4 Professional Accountants' Charges

**NFU Mutual** will pay the professional accountants' charges reasonably incurred by the Insured for producing information required by **NFU Mutual** under the terms of the general conditions of this policy and reporting that such information is in accordance with the Insured's accounts.

**NFU Mutual** will accept, in connection with the general conditions, the information so produced.

## Special Conditions

### 1 Cessation of the Business

**NFU Mutual** will have no liability under this section if the **business** is wound up, or carried on by a liquidator or receiver, or permanently discontinued, unless it agrees in writing to the insurance being continued.

### 2 Value Added Tax

To the extent that the Insured is accountable to the tax authorities for Value Added Tax, all terms in this section are exclusive of such tax.