

HEARTLAND FARM MUTUAL INC.

SELLING PRICE CLAUSE

Attached to and forming part of the property insurance policy

It is hereby understood and agreed that the basis of loss settlement for "stock" as insured by this policy, is deleted and replaced by the following:

On unsold stock – the selling price after allowance for any discounts.

It is further understood and agreed that this clause does not apply to obsolete or outdated stock.

Except as provided in this form, all terms, provisions and conditions of the policy shall have full force and effect.