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| <p>PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.</p> |
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FARM PREMISES AND OPERATIONS LIMITED LIABILITY COVERAGE

In consideration for a reduced premium, "your" policy is amended as indicated.

Under **COVERAGE A – LIABILITY TO PUBLIC**, the first paragraph is deleted and replaced with the following.

Subject to the limits shown in the Declarations for **COVERAGE A – LIABILITY TO PUBLIC** and the terms of the policy, "we" will pay compensatory damages for which any "insured" becomes legally liable as a result of "bodily injury" or "property damage" caused by an "occurrence" to which this coverage applies and arising out of:

1. The operation, maintenance, or use of the "insured premises";
2. The operation, maintenance, or use of any "farm implement" by any person for a "farming" purpose related to the "insured premises"; or
3. The operation, maintenance, or use of any "farm implement" by any "insured" away from the "insured premises" for non-"business" purposes.

Under **COVERAGE B – MEDICAL PAYMENTS TO PUBLIC**, the third paragraph is deleted and replaced with the following.

Each person who sustains "bodily injury" is entitled to this protection when that person is:

1. On an "insured premises" with permission of any "insured" or any agent of any "insured";
2. On the ways adjoining the "insured premises", if a condition of the "insured premises" causes the "bodily injury";
3. Injured as a consequence of the operation, maintenance, or use of a "farm implement" by a "farm employee" for a "farming" purpose related to the "insured premises"; or
4. Injured by "livestock" owned by, or in the care, custody, or control of, any "insured".

Under **COVERAGE C – LIABILITY TO FARM EMPLOYEES**, the first paragraph is deleted and replaced with the following.

Subject to the limits shown in the Declarations for **COVERAGE C – LIABILITY TO FARM EMPLOYEES** and the terms of this policy, "we" will pay compensatory damages for which any "insured" becomes legally liable as a result of "bodily injury" sustained by a "farm employee" caused by an "occurrence" to which this coverage applies and while:

1. Operating any "farm implement"; or
2. While actively participating in any "farming" activities;
related to the "insured premises".

Under **COVERAGE D – MEDICAL PAYMENTS TO FARM EMPLOYEES**, the third paragraph is deleted and replaced with the following.

Each "farm employee" who sustains "bodily injury" is entitled to this protection if the "bodily injury" is sustained by the "farm employee" while:

1. Engaged in "farming" of the "insured premises"; or
2. Operating, maintaining, or using a "farm implement" for a "farming" purpose;
related to the "insured premises".

If death results from such injuries, directly and independently of all other causes, within three years from the date of accident, "we" will pay the limits stated in the Declarations for this coverage less any amount previously paid.

ADDITIONAL COVERAGE 1. DAMAGE TO PROPERTY OF OTHERS is deleted and replaced with the following.

1. DAMAGE TO PROPERTY OF OTHERS

Regardless of any “insured’s” legal liability, “we” will pay, subject to the limits shown in the Declarations for **DAMAGE TO PROPERTY OF OTHERS** and the terms of the policy, all sums arising out of any “occurrence” for “property damage”:

- a. To property owned by others in the care of any “insured” while being used in the operation, maintenance, or use of the “insured premises”; and
- b. To property of others while being used in the operation, maintenance, or use of the “insured premises”, in the care of any “insured” while in, on, transported, or towed by any “insured’s” “motor vehicle”.

“We” will, at “our” option, either pay the actual cash value of the damaged property or repair or replace the property with property of like kind and quality. Actual cash value is the cost to replace the property, less depreciation for the age and obsolescence of the property. If the damage property is to be repaired or replaced, “we” will depreciate or reduce the charges for labor and materials.

Subject to the Annual Aggregate, payments made under this coverage are in addition to the limit shown in the Declarations for **COVERAGE A – LIABILITY TO PUBLIC**.

DEFINITIONS

Definition **13.** is deleted and replaced with the following:

- 13.** “Insured premises” means the farm premises “you” own, rent, or operate:
 - a. Which are primarily located within the states of Iowa, Illinois, Indiana, Minnesota, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, or Wisconsin; and
 - b. Does not extend more than 50 miles from the border of any state listed above.

Definition **23.** is deleted and replaced with the following:

- 23.** “Residence premises” means any dwelling, which is occupied by any “insured”, as a principal, secondary or temporary residence.

EXCLUSIONS

Under **A. UNDER ANY OF THE COVERAGES**, the following Exclusions are added.

- 1.** “We” do not cover any “bodily injury” or “property damage” arising out of the acts or omissions of “you” or any “insured”.
This exclusion does not apply if the “bodily injury” or “property damage” occurs while “you” or any “insured”:
 - a. Are operating any “farm implement”; or
 - b. Are actively participating in any “farming” activities;
related to the “insured premises”.
- 2.** “We” do not cover any “bodily injury” or “property damage” arising out of any condition of or activity occurring on a premises that is not an “insured premises”. This exclusion does not apply to paragraph **3.** above under **COVERAGE A – LIABILITY TO PUBLIC**.
- 3.** “We” do not cover any “bodily injury” or “property damage” arising out of any “residence premises”. This does not apply to the dwelling located on the “insured premises”.

All other terms and conditions of this policy apply.