

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

FARM LANDOWNER'S LIABILITY COVERAGE

This endorsement modifies insurance provided under the following:

HOME-GUARD
MOBILE HOME-GUARD
PERSONAL LIABILITY

With respect only to the coverage provided by this endorsement, "your" policy is amended as indicated.

WARRANTY

WARNING – IF THESE WARRANTIES ARE NOT CORRECT, "YOU" SHOULD NOT PURCHASE THIS ENDORSEMENT. "WE" MAY DENY COVERAGE IF THESE WARRANTIES ARE NOT CORRECT AT THE TIME OF ISSUANCE OR RENEWAL OF THIS ENDORSEMENT OR THE POLICY.

"You" warrant that "you" have leased, rented, or hold for lease or rental "your" entire "farm premises", including buildings and fixtures, to a third person. "You" warrant that "you" do not control or operate any machinery, equipment, or "livestock" maintained or used in relation to the "farm premises" or "farming" operations. This does not apply to the use of machinery or equipment used solely to repair, maintain or improve the "farm premises".

PERSONAL LIABILITY COVERAGES:

A. Coverage E – Liability To Public is amended to include the following:

Subject to the limits shown in the Declarations for **Coverage E – Liability To Public**, "we" will pay compensatory damages for which any "insured" becomes legally liable as a result of "bodily injury" or "property damage" arising out of an "occurrence" involving:

1. The operation, maintenance, or use of the "farm premises" which "you" have leased or rented to a third person; and
2. The operation, maintenance, or use of any "farm implement" for a "farming" purpose related to the "farm premises" which "you" have leased or rented.

B. Coverage F – Medical Payments To Public is amended to include the following:

Each "farm employee" is entitled to protection if the "bodily injury" arises out of:

1. The operation, maintenance, or use of the "farm premises"; or
2. The operation, maintenance, or use of a "farm implement" for a "farming" purpose related to the "farm premises". This coverage applies to "bodily injury" that occurs away from the "farm premises" only when the "farm implement" is owned by any "insured".

EXCLUSIONS

A. Under Any Of The Coverages is amended to include the following with respect only to the coverage provided by this endorsement.

1. "We" do not cover "bodily injury" or "property damage" arising out of an "occurrence" involving the acts or omissions of "you" or any "insured":
 - a. While operating any "farm implement" except while being used to repair, maintain or improve the "farm premises";

- b. Arising out of the care or raising of "livestock" or poultry for hire or under contract by any "insured"; or
 - c. While actively participating in any "farming" activities which are related to the "farm premises". Active participation does not include receipt of income from the "farm premises".
2. "We" do not pay for "bodily injury" or "property damage" arising out of:
- a. Butchering or packaging of deer, wild game, wild fowl, "livestock" or "poultry", or the processing of meat products for sale to other persons; or
 - b. The altering of the characteristics of farm products through processing operations.

ADDITIONAL DEFINITIONS

The following Definitions are added:

1. "Farming" means the ownership, maintenance, or use of any "insured premises" for the production of crops or the raising or care of "livestock" or "poultry". "Farming" also includes the operation of roadside stands maintained solely for the sale of any farm products or other retail activities related to "farming".
2. "Farm premises" means the farm property, including buildings and fixtures, which "you" have leased or rented to a third party.
3. "Farm employee" means an employee of the third party to whom the "farm premises" has been relinquished, and whose duties are in connection with the "farming" operations on, or related to, the "farm premises".
4. "Farm implement" means a vehicle:
 - a. Designed primarily for agricultural operations;
 - b. Designed primarily for use off the public roads; and
 - c. Which is not subject to "motor vehicle" or trailer registration.A "farm implement" does not include a "motor vehicle" designed for recreational use off public roads.
5. "Livestock" includes, but is not limited to, cattle, buffalo, beefalo, elk, deer, llamas, sheep, swine, goats, horses, ostriches, emus, rheas, mules, donkeys, mink, rabbits and chinchilla. "Livestock" also includes any animal specifically listed as "livestock" on your Declarations or scheduled on an endorsement that is attached to and forms part of this policy.
6. "Poultry" means ducks, geese, chickens, or turkeys kept for sale.

All other terms and conditions of this policy apply.