

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

OWNER OCCUPIED LANDLORD'S LIABILITY LIMITATION

With respect only to the coverage provided by this endorsement and in consideration for a reduced premium, "your" policy is amended as indicated.

This new section is added to the policy:

WARRANTIES

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. THIS ENDORSEMENT RESTRICTS THE FARM LIABILITY COVERAGE.

"You" warrant that "you" have leased, rented, or hold for lease or rental at least 90% of the "farm premises", including farm outbuildings 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".

EXCLUSIONS

With respect only to the coverage provided by this endorsement, the **EXCLUSIONS** section is amended as indicated.

Under **A. UNDER ANY OF THE COVERAGES**, the following **EXCLUSION** is added:

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"; or
 - b. 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".

Under **E. ADDITIONAL EXCLUSIONS UNDER ADDITIONAL COVERAGE 1. DAMAGE TO PROPERTY OF OTHERS**, the following **EXCLUSION** is added.

1. "We" will not pay for "property damage" to any "farm implement" which is operated by or under the care of any "insured".

DEFINITIONS

With respect only to the coverage provided by this endorsement, the **DEFINITIONS** are amended as indicated.

The following **DEFINITION** is added.

1. "Farm premises" means the property including farm outbuildings and fixtures, which "you" have leased or rented to a third party.

The following **DEFINITION** is replaced.

9. "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".

All other terms and conditions of this policy apply.

“You” have read this endorsement and agree to its terms.

Policy Number

Insured's Name (Please Print)

Date

Insured's Signature

*If this copy of the endorsement does not contain the “insured’s” signature,
the original signed by the “insured”, is on file with “us”.*