

U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALCULATION OF PREMIUM

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
FARM COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
PROFESSIONAL LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

The following is added:

The premium shown in the Declarations was computed based on rates in effect at the time the policy was issued. On each renewal, continuation, or anniversary of the effective date of this policy, we will compute the premium in accordance with our rates and rules then in effect.

COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

C. Examination Of Your Books And Records

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

D. Inspections And Surveys

1. We have the right to:
 - a. Make inspections and surveys at any time;

- b. Give you reports on the conditions we find; and
- c. Recommend changes.

2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
 - a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes or standards.

3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.

4. Paragraph 2. of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

E. Premiums

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

F. Transfer Of Your Rights And Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

(Broad Form)

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
 COMMERCIAL GENERAL LIABILITY COVERAGE PART
 FARM COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 POLLUTION LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 PROFESSIONAL LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 UNDERGROUND STORAGE TANK POLICY

1. The insurance does not apply:
 - A. Under any Liability Coverage, to "bodily injury" or "property damage":
 - (1) With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 - (2) Resulting from the "hazardous properties" of "nuclear material" and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
 - B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.
 - C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from "hazardous properties" of "nuclear material", if:
 - (1) The "nuclear material" (a) is at any "nuclear facility" owned by, or operated by or on behalf of, an "insured" or (b) has been discharged or dispersed therefrom;
 - (2) The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an "insured"; or
 - (3) The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to "property damage" to such "nuclear facility" and any property thereat.

2. As used in this endorsement:

"Hazardous properties" includes radioactive, toxic or explosive properties.

"Nuclear material" means "source material", "Special nuclear material" or "by-product material".

"Source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor".

"Waste" means any waste material **(a)** containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and **(b)** resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- (a)** Any "nuclear reactor";
- (b)** Any equipment or device designed or used for **(1)** separating the isotopes of uranium or plutonium, **(2)** processing or utilizing "spent fuel", or **(3)** handling, processing or packaging "waste";

(c) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

(d) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

"Property damage" includes all forms of radioactive contamination of property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MINNESOTA CHANGES – CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
FARM COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
PROFESSIONAL LIABILITY COVERAGE PART

- A.** When this endorsement is attached to the Standard Property Policy **CP 00 99** the term Coverage Part in this endorsement is replaced by the term Policy.
- B.** The following provisions apply except when Paragraph **C.** of this endorsement applies:
The **Cancellation** Common Policy Condition is replaced by the following:
- CANCELLATION**
- 1.** The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
 - 2.** We may cancel this policy, subject to the provisions of **B.3.** below, by first class mailing, or by delivery, of a written notice of cancellation to the first Named Insured and any agent, to their last mailing addresses known to us. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- 3. Policies In Effect**
- a. Less Than 90 Days**
If this policy is a new policy and has been in effect for fewer than 90 days, we may cancel for any reason by giving notice at least:
 - (1)** 10 days before the effective date of cancellation, if we cancel for nonpayment of premium; or
 - (2)** 30 days before the effective date of cancellation, if we cancel for any other reason.
 - b. 90 Days Or More**
If this policy has been in effect for 90 days or more, or if it is a renewal of a policy we issued, we may cancel only for one or more of the following reasons:
 - (1)** Nonpayment of premium;
 - (2)** Misrepresentation or fraud made by you or with your knowledge in obtaining the policy or in pursuing a claim under the policy;
 - (3)** An act or omission by you that substantially increases or changes the risk insured;
 - (4)** Refusal by you to eliminate known conditions that increase the potential for loss after notification by us that the condition must be removed;
 - (5)** Substantial change in the risk assumed, except to the extent that we should reasonably have foreseen the change or contemplated the risk in writing the contract;

- (6) Loss of reinsurance by us which provided coverage to us for a significant amount of the underlying risk insured. Any notice of cancellation pursuant to this item shall advise the policyholder that he or she has 10 days from the date of receipt of the notice to appeal the cancellation to the commissioner of commerce and that the commissioner will render a decision as to whether the cancellation is justified because of the loss of reinsurance within 30 business days after receipt of the appeal;
- (7) A determination by the commissioner that the continuation of the policy could place us in violation of the Minnesota insurance laws; or
- (8) Nonpayment of dues to an association or organization, other than an insurance association or organization, where payment of dues is a prerequisite to obtaining or continuing such insurance. This provision for cancellation for failure to pay dues shall not be applicable to persons who are retired at 62 years of age or older or who are disabled according to social security standards.

Under this Item **B.3.b.**, we will give notice at least:

- (1) 10 days before the effective date of cancellation, if we cancel for nonpayment of premium. The cancellation notice shall contain the information regarding the amount of premium due and the due date, and shall state the effect of nonpayment by the due date. Cancellation shall not be effective if payment of the amount due is made prior to the effective date of cancellation; or
 - (2) 60 days before the effective date, if we cancel for a reason described in **B.3.b.(2)** through **(8)** above. The notice of cancellation will state the reason for cancellation.
- 4. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
 - 5. Proof of mailing of any notice shall be sufficient proof of notice.

- C. The following applies with respect to coverage provided under the following:

FARM COVERAGE PART

1. Policies In Effect 60 Days Or More

- a. If this Coverage Part covers buildings used for residential purposes and has been:
 - (1) In effect for at least 60 days, or
 - (2) Renewed by us,

Paragraphs **A.2.** and **A.6.** of the **Cancellation** Common Policy Condition do not apply, and the following is added to the **Cancellation** Common Policy Condition:
- b. We may not cancel this policy, except for:
 - (1) Nonpayment of premium;
 - (2) Misrepresentation or fraud made by you or with your knowledge:
 - (a) In obtaining this policy; or
 - (b) In connection with a claim under this policy;
 - (3) An act or omission by you that materially increases the risk we originally accepted; or
 - (4) A physical change in the Covered Property which:
 - (a) Is not corrected or restored within a reasonable time after it occurs; and
 - (b) Results in the property becoming uninsurable.
- c. We may cancel this policy by giving the first Named Insured written notice of cancellation at least:
 - (1) 20 days before the effective date of cancellation, if we cancel for nonpayment of premium; or
 - (2) 30 days before the effective date of cancellation if we cancel for a reason described in Paragraphs **C.1.b.(2)** through **(4)**.

Such notice will be mailed or delivered to the first Named Insured and will contain the reason for cancellation. Proof of mailing of any notice shall be sufficient proof of notice.

2. Policies In Effect Less Than 60 Days

When this Coverage Part covers buildings used for residential purposes and is a new policy which has been in effect fewer than 60 days, cancellation is subject to the terms of the Cancellation Common Policy Condition except for Paragraphs A.2. and A.6., and is not subject to Paragraph B. or Paragraph C.1. of this endorsement. Under this Item, C.2., Paragraphs A.2. and A.6. of the Cancellation Common Policy Condition are replaced by the following:

We may cancel this policy by giving the first Named Insured written notice of cancellation at least 20 days before the effective date of cancellation. Such notice will be mailed or delivered to the first Named Insured. Proof of mailing of any notice shall be sufficient proof of notice.

If we cancel this policy for underwriting considerations, we will inform you of the source from which the information was received.

D. The following is added and supersedes any provisions to the contrary:

NONRENEWAL

If we decide not to renew this policy, we may do so by giving the first Named Insured and any agent written notice of our intent not to renew at least 60 days before the expiration date of this policy. Such notice will be delivered or mailed by first class mail to their last mailing addresses known to us.

Proof of mailing of any notice shall be sufficient proof of notice.

We need not mail or deliver this notice if you have:

1. Insured elsewhere;
2. Accepted replacement coverage; or
3. Agreed not to renew this policy.

STARNET INSURANCE COMPANY – PRIVACY NOTICE

StarNet Insurance Company (the “Company”), a member company of the W. R. Berkley Corporation (“Berkley”) group of companies and each other member of the Berkley group of companies (“Affiliates”) understands our customers’ concern about privacy of their information collected by the Company. Our Company is dedicated to protecting the confidentiality and security of nonpublic personal information we collect about our customers in accordance with applicable laws and regulations. This notice refers to the Company by using the terms “us,” “we,” or “our.” The law requires that we send you a notice describing our privacy policy and how we treat the nonpublic personal information about our customers that we receive in connection with our business (Information”).

Why We Collect and How We Use Information:

We collect and use Information for business purposes with respect to our insurance products and services and other business relations involving our customers. We gather this Information to evaluate your request for insurance, to evaluate your insurance claims, to administer, maintain or review your insurance policy, and to process your insurance transactions. We also accumulate certain information about you as may be required or permitted by law.

Your insurance agent or broker also collects this Information and may use it to help with your overall insurance program or to market additional products and services to you. We may also use Information to offer you other products or services that we or our Affiliates provide.

How We Collect Information:

Most Information collected by us is provided by you or your insurance agent or broker to us. We obtain Information from (i) applications or other forms submitted by you, your insurance agent or broker or your authorized representatives to us and our Affiliates, and (ii) your transactions with us or our Affiliates. We may also obtain Information from other sources such as (i) consumer reporting agencies, (ii) other institutions or information services providers, (iii) employers, (iv) other insurers, or (v) your family members.

Information We Disclose:

We disclose any Information which we believe is necessary to conduct our business as permitted by applicable law or where required by applicable law. This disclosure may include (i) Information we receive from you on applications or other forms provided to us and our Affiliates, such as names, addresses, social security numbers, assets, employer information, salaries, etc. (ii) Information about your transactions with us and our Affiliates, such as policy coverages, premiums, payment history, etc., and (iii) Information we receive from a consumer reporting agency, such as credit worthiness and credit history.

To Whom We Disclose Information:

We may, as permitted or required by applicable law, disclose your Information to nonaffiliated third parties, such as (i) your insurance agent or broker, (ii) independent claims adjusters, (iii) insurance support organizations, (iv) processing companies, (v) actuarial organizations, (vi) law firms, (vii) other insurance companies involved in an insurance transaction with you, (viii) law enforcement, regulatory, or governmental agencies, (ix) courts or parties therein pursuant to a subpoena or court order, (x) businesses with whom we have a marketing agreement, or (xi) our Affiliates.

We may share Information with our Affiliates so that they may offer you products and services from the Berkley group of companies or to analyze our book of business and to consolidate necessary information. We do not disclose Information to other companies or organizations not affiliated with us for the purpose of using Information to sell their products or services to you. For example, we do not sell your name to unaffiliated mail order or direct marketing companies.

How We Protect Information:

We require our employees to protect the confidentiality of Information as required by applicable law. Access to Information by our employees is limited to administering, offering, servicing, processing or maintaining of our products and services. We also maintain physical, electronic and procedural safeguards designed to protect Information. When we share or provide Information to other persons or organizations, we contractually obligate them, if required by law, to treat Information as confidential and conform to our privacy policy and applicable laws and regulations.

Correction and Access to Information:

Upon our receipt of your written request to us at StarNet Insurance Company, 475 Steamboat Road, Greenwich, Connecticut 06836-2519 we will generally make Information available for your review. If you believe the Information we have about you is incorrect or inaccurate, you may request that we make any necessary corrections, additions or deletions. If we agree with your belief, we will correct our records if required by applicable law. If we do not agree, you may submit to us a short statement of dispute, which we will include in any future disclosure by us of such Information if required by applicable law.

Requirements for Privacy Notice:

This privacy notice is being provided due to recently enacted federal and state laws and regulations establishing new privacy standards and requires us to provide this privacy policy. For additional information regarding our privacy policy, please write to us at 475 Steamboat Road, Greenwich, Connecticut 06830

Dated: May 2003

StarNet Insurance Company
A Berkley Company

Underwriting Office: 3655 North Point Parkway, Suite 625, Alpharetta, GA 30005
Telephone Number: 866-298-5525

FARMOWNERS POLICY RENEWAL CERTIFICATE:

Expired Policy Number: QFO 4130337-10 Expiration Date: 02/24/2017

Renewal Policy Number: QFO 4130337-11 Effective Date : 02/24/2017

Named Insured: National Association of Competitive Orienteering (NACMO)

Mailing Address: 24305 98th Street, Zimmerman, MN 55398

Renewal Policy Period: From: 02/24/2017 To: 02/24/2018
At 12:01 AM at your mailing address shown above.

IN RETURN FOR THE PAYMENT OF THE PREMIUM SHOWN IN THE RENEWAL DECLARATIONS, AND SUBJECT TO ALL THE TERMS OF THIS POLICY UNLESS OTHERWISE SPECIFIED, THE ABOVE NUMBERED POLICY IS RENEWED FOR THE TERM SHOWN ABOVE.

Attached to this Renewal Certificate are the Renewal Policy Declaration Pages and specific coverage forms, which have limits of insurance or information that is not shown in the Declarations, for your policy. Any changes in these forms or endorsements will have been disclosed to you in our renewal offer. Please attach the Renewal Policy Declaration Pages to your expired Policy Declaration Pages. The specific coverage forms attached replace any corresponding coverage forms or endorsements.

Please review the Renewal Policy Declaration Pages and specific coverage forms and notify your StarNet Insurance Company agent immediately if any corrections or changes need to be made.

Please review the policy forms and endorsements currently on your policy. The policy form numbers are listed on the Renewal Policy Declaration Pages. Call your StarNet Insurance Company agent if you need to review any coverage with her or him.

Thank you for placing your Insurance with one of our specialized equine agents.

THIS IS A VALUABLE DOCUMENT - ATTACH THIS CERTIFICATE, RENEWAL POLICY DECLARATION PAGES AND SPECIFIC COVERAGE FORMS TO YOUR EXPIRED POLICY.



Agency Name, Address and Telephone:
 Equine Insurance Specialists, LLC 05700
 PO Box 12440
 Lexington, KY 40583
 (800) 723-9414

Underwriting Office: 3655 North Point Parkway, Suite 625, Alpharetta, GA 30005 Telephone: 866-298-5525

FARM COMMON POLICY DECLARATIONS

RENEWAL

POLICY NUMBER: QFO 4130337 - 11 **PRIOR POLICY NUMBER:** 4130337-10
NAMED INSURED: National Association of Competitive Orienteering (NACMO)

MAILING ADDRESS: 24305 98th Street
 Zimmerman, MN 55398

POLICY PERIOD: **FROM:** 02/24/2017 **TO:** 02/24/2018
 at 12:01 A.M. Standard Time at your mailing address shown above.

Bill To: Insured **Pay Plan:** 1P **Direct Bill Account Number:** 10036218
 Pay online - go to - berkleyequine.com

BUSINESS DESCRIPTION: Equine Liability

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	Premium
FARM LIABILITY COVERAGE PART	\$ 6,338
TOTAL:	\$ 6,338


FORMS APPLICABLE:


<u>Number</u>	<u>Edition</u>	<u>Description</u>
IL 00 03	07-2002	Calculation of Premium
IL 00 17	11-1998	Common Policy Conditions
IL 00 21	07-2002	Nuclear Energy Liability Exclusion - Broad Form
IL 02 45	09-2003	Minnesota Changes - Cancellation And Nonrenewal
IL 75 04	05-2003	Privacy Notice - StarNet Insurance Company

COUNTERSIGNED 02/22/2017
 (Where required) (Date)

BY 
 (Authorized Representative)

IN WITNESS WHEREOF, StarNet Insurance Company designated herein has executed and attested these presents; but this policy shall not be valid unless issued our producer hereinbefore mentioned.


 Secretary


 President

Policy No.: QFO 4130337 - 11

Policy No.: QFO 4130337 - 11

OTHER COVERAGE AND ENDORSEMENTS:

<u>Endorsement Number</u>	<u>Title</u>	<u>Premium</u>
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FORMS APPLICABLE:

<u>Number</u>	<u>Edition</u>	<u>Description</u>
FL 00 20	10-2006	Farm Liability Coverage Form
FL 01 16	09-1994	Exclusion - Migrant And Seasonal Agricultural Worker Protection Act
FL 01 63	09-2003	Amendatory Endorsement
FL 01 77	03-2000	Minnesota Changes - Contractual Liability Exclusion And Supplementary Payments
FL 10 35	10-2006	Fungi Or Bacteria Exclusion - Liability
FL 10 50	10-2006	Exclusion - Silica or Silica-Related Dust
FL 10 73	01-2015	Exclusion Of Certified Acts Of Terrorism
FL 75 00	04-2007	Endorsement - Equine Activities
FL 75 02	04-2007	Endorsement - Additional Insured Scheduled Person or Organization
FL 75 05	04-2007	Endorsement - Excluding Cross Liability
FL 75 08	04-2007	Endorsement - Exclusion Medical Payments to Members of Clubs
FL 75 09	04-2007	Endorsement - Additional Insured Volunteers, Members and Judges
FL 75 10	01-2007	Endorsement - Limitation to Public Event Days
FL 75 15	06-2007	Endorsement - Asbestos and Lead Exclusion

COUNTERSIGNED 02/22/2017 BY 
(Where required) (Date) (Authorized Representative)

IN WITNESS WHEREOF, StarNet Insurance Company designated herein has executed and attested these presents; but this policy shall not be valid unless issued our producer hereinbefore mentioned.



Secretary



President

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MINNESOTA CHANGES

This endorsement modifies insurance provided under the following:

FARM COVERAGE PART

- A.** The following is added to the **Coinsurance** Condition in **Coverage F - Unscheduled Farm Personal Property** of the Farm Property - Farm Personal Property Coverage Form:

At your request, the Coinsurance Condition is made a part of:

Policy Number: 4130337				
of the: StarNet Insurance Company				
issued at its	Alpharetta	Name Of Company	GA	Agency.
	City Or Town	State		Dated: 02/24/2017
Agent: Equine Insurance Specialists, LLC		Insured: National Association of Competitive Orienteering (NACMO)		

- B.** The following is added to Paragraph **A.** - **Covered Causes Of Loss** in the Causes Of Loss Form - Farm Property:

Notwithstanding any policy provision to the contrary, we insure for all loss or damage caused by fire or any damage caused by lightning other than open fire that is used for curing or drying tobacco as described and limited under Paragraphs **B.1.**, Covered Causes Of Loss - Basic and **D.1.a.**, Covered Causes Of Loss - Special.

- C.** The **Intentional Loss** Exclusion in the Causes Of Loss Form - Farm Property, Mobile Agricultural Machinery And Equipment Coverage Form and Livestock Coverage Form is replaced by the following:

INTENTIONAL LOSS

We will not pay for loss ("loss") or damage arising out of any act an "insured" commits or conspires to commit with the intent to cause a loss ("loss").

In the event of such loss, no "insured" is entitled to coverage, even "insureds" who did not commit or conspire to commit the act causing the loss ("loss").

This exclusion does not apply, with respect to loss ("loss") or damage to covered property caused by fire, to an "insured" who does not commit, or conspires to commit, any act that results in loss ("loss") or damage by fire. We cover such "insured" only to the extent of that "insured's" legal interest in the covered property but not to exceed the Limit of Insurance.

- D.** The **Ordinance Or Law** Exclusion in the Causes Of Loss Form - Farm Property and the Causes Of Loss - Earthquake Form is replaced by the following exclusion:

ORDINANCE OR LAW

The enforcement of any ordinance or law:

1. Regulating the construction, use or repair of any property; or
2. Requiring the tearing down of any property, including the cost of removing its debris.

But if loss or damage is solely a result of one or more Covered Causes of Loss, we will pay for your compliance with such ordinance or law, subject to all other provisions of this policy, including those listed below, as follows:

- a. In the event of a partial loss, if the building is insured under Coverage **A**, we will pay for your compliance but only with respect to the damaged portion of the building.

- b. In the event of a partial loss, if the building is insured under Coverage **G** subject to the Replacement Cost Basis option, we will pay for your compliance but only with respect to the damaged portion of the building.
- c. In the event of a total loss or constructive total loss, we will pay for your compliance with respect to the entire building.
- d. We will not pay under this provision for the costs associated with the enforcement of any ordinance or law which requires any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

This exclusion applies whether or not the loss event results in widespread damage or affects a substantial area.

E. Under the **Duties In The Event Of Loss** Loss Condition in the Mobile Agricultural Machinery And Equipment Coverage Form and Livestock Coverage Form, Paragraph **a.(2)** is replaced by the following:

- (2) Give us prompt notice of the loss or damage. The requirement to notify us can be satisfied by notifying our agent. Such notice may be oral or written. Include a description of the property involved.

F. Under the **Duties In The Event Of Loss Or Damage** Loss Condition in the Farm Property - Other Farm Provisions Form - Additional Coverages, Conditions, Definitions, Paragraph **a.(3)** is deleted and Paragraphs **a.(2)**, **a.(6)**, **a.(7)** and **b.** are replaced by the following:

- (2) Give us prompt notice of the loss or damage. The requirement to notify us can be satisfied by notifying our agent. Such notice may be oral or written. Include a description of the property involved.
- (6) As often as we reasonably require:
 - (a) Permit us to inspect the property. Also, permit us to take samples of damaged and undamaged property for inspection, testing and analysis;
 - (b) Provide us with records and documents reasonably related to the loss, or certified copies if the originals are lost, and permit us to make copies.

(7) Send us, within 60 days after our request, a signed, sworn proof of loss containing the following information we require to investigate the claim:

- (a) A description of how and when the loss or damage occurred;
- (b) The value of the property, except in the case of a total loss of an insured building;
- (c) The interest of the "insured" and all others in the property; and
- (d) Other insurance which may cover the loss or damage.

We will supply you with the necessary forms.

b. After we inform you:

- (1) Of your right to counsel; and
- (2) That your answers may be used against you in later civil or criminal proceedings; we may examine any "insured" under oath, while not in the presence of any other "insured" and at such times as may be reasonably required, about any matter relating to this insurance or the claim. In the event of an examination, an "insured's" answers must be signed.

G. Under the **Loss Payment** Loss Condition in the Farm Property - Other Farm Provisions Form - Additional Coverages, Conditions, Definitions, Paragraph **b.** is replaced by the following:

- b.** The cost of repairs or replacement will include the cost of replacing, rebuilding or repairing the damaged or destroyed property and tearing down of any property, including the cost of removing its debris, in accordance with the minimum code requirements mandated by state or local authorities of Minnesota.

H. Paragraph **e.** of the **Loss Payment** Loss Condition in the Farm Property - Other Farm Provisions Form - Additional Coverages, Conditions, Definitions and Paragraph **f.** of the **Loss Payment** Loss Condition in the Mobile Agricultural Machinery And Equipment Coverage Form and the Livestock Coverage Form are replaced by the following:

Provided you have complied with all the terms of this Coverage Form, we will pay for covered loss ("loss") or damage within 5 business days after:

- (1) **We have received the proof of loss ("loss");** and

(2) We have reached an agreement with you; or, in the event we use an independent claims adjuster, we have received the agreement and you have satisfied the conditions of the agreement, if any; or an appraisal award has been made.

I. The following is added to the **Loss Payment** Loss Condition in the Farm Property - Other Farm Provisions Form - Additional Coverages, Conditions, Definitions:

We agree that, in the event of a total loss, the Limit of Insurance for a building which is Covered Property represents its value.

J. The **Transfer Of Rights Of Recovery Against Others To Us** Loss Condition in the Farm Property - Other Farm Provisions Form - Additional Coverages, Conditions, Definitions, Mobile Agricultural Machinery And Equipment Coverage Form and Livestock Coverage Form is replaced by the following:

1. If any person or organization to or for whom we make payment under this insurance has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss ("loss") to impair them. However, our rights do not apply against:

- a. An "insured"; or
- b. Any person or organization insured under another policy which was issued by us and responds to the same loss ("loss");

provided the loss ("loss") was not intentionally caused by such "insureds".

2. You may waive your rights against another party in writing:

- a. Prior to a loss ("loss") to your Covered Property;
- b. After a loss ("loss") to your Covered Property only if, at the time of loss ("loss"), that party is one of the following:

(1) Someone insured by this insurance, unless the loss ("loss") was caused intentionally by such "insured";

(2) A business firm:

- (a) Owned or controlled by you; or
- (b) That owns or controls you; or

(3) Your tenant.

This will not restrict your insurance.

K. The **Concealment, Misrepresentation Or Fraud** General Condition in the Farm Property - Other Farm Provisions Form - Additional Coverages, Conditions, Definitions, Mobile Agricultural Machinery And Equipment Coverage Form and Livestock Coverage Form is replaced by the following with respect to loss or damage caused by fire:

We do not provide coverage to the "insured" who has:

- 1. Before a loss ("loss"), willfully; or
- 2. After a loss ("loss"), willfully and with intent to defraud;

concealed or misrepresented any material fact or circumstances concerning:

- a. This Coverage Form;
- b. The Covered Property;
- c. That "insured's" interest in the Covered Property; or
- d. A claim under this Coverage Form.

L. The **Concealment, Misrepresentation Or Fraud** General Condition in the Farm Property - Other Farm Provisions Form - Additional Coverages, Conditions, Definitions, Mobile Agricultural Machinery And Equipment Coverage Form and Livestock Coverage Form is replaced by the following with respect to loss or damage caused by a Covered Cause Of Loss other than fire:

We will not pay for any loss ("loss") or damage if any "insured" has:

- 1. Before a loss ("loss"), willfully; or
- 2. After a loss ("loss"), willfully and with intent to defraud;

concealed or misrepresented any material fact or circumstances concerning:

- a. This Coverage Form;
- b. The Covered Property;
- c. That "insured's" interest in the Covered Property; or
- d. A claim under this Coverage Form.

M. Under the **Mortgageholders** General Condition in the Farm Property - Other Farm Provisions Form - Additional Coverages, Conditions, Definitions, Paragraphs **a.** and **d.** are replaced by the following and Paragraph **h.** is added:

- a. The term mortgageholder includes trustees and contract for deed vendors.

d. If we deny your claim because of your acts or because you have failed to comply with the terms of this insurance, the mortgageholder will still have the right to receive loss payment if the mortgageholder:

- (1) Pays any premium due under the affected Coverage Forms at our request if you have failed to do so;
- (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so.

All of the terms of the affected Coverage Forms will then apply directly to the mortgageholder.

h. We will notify the mortgageholder of changes to the affected Coverage Forms that result in a substantial reduction of coverage to the mortgaged property.

N. The following is added to the **Deductible** Section of the Farm Property - Other Farm Provisions Form - Additional Coverages, Conditions, Definitions:

The Deductible will not apply to the total loss of a building.

O. The **Examination Of Your Books And Records** Common Policy Condition is replaced by the following:

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to one year afterward.

P. Under the **Valuation** Loss Condition in the Farm Property - Farm Dwellings, Appurtenant Structures and Household Personal Property Coverage Form:

1. Paragraph **1.b.(1)** is replaced by the following:

- (1) The cost to replace the damaged part of the structure with material of like kind and quality and for like use, whether you rebuild on those premises or not;

2. The last paragraph of Paragraph **1.b.** is replaced by the following:

The cost of repairs or replacement will include the cost of replacing, rebuilding or repairing the damaged or destroyed property and tearing down of any property, including the cost of removing its debris, in accordance with the minimum code requirements mandated by state or local authorities of Minnesota.

3. Paragraph **1.c.(2)** is replaced by the following:

- (2) A proportion of the cost to repair or replace the damaged part of the structure, without deduction for depreciation. This proportion will equal the ratio of the applicable Limit of Insurance to 80% of the cost of repair or replacement. The cost of repairs or replacement will include the cost of replacing, rebuilding or repairing the damaged or destroyed property and tearing down of any property, including the cost of removing its debris, in accordance with the minimum code requirements mandated by state or local authorities of Minnesota.

4. The last paragraph of Paragraph **1.d.** is replaced by the following:

The cost of repairs or replacement will include the cost of replacing, rebuilding or repairing the damaged or destroyed property and tearing down of any property, including the cost of removing its debris, in accordance with the minimum code requirements mandated by state or local authorities of Minnesota.

Q. Under the Valuation - Property Other Than Improvements And Betterments and Valuation - Improvements And Betterments **Loss Conditions** applicable to Coverage **G** in the Farm Property - Barns, Outbuildings And Other Farm Structures Coverage Form:

1. The last paragraph of Paragraph **B.3.a.** is replaced by the following:

The cost of repairs or replacement will include the cost of replacing, rebuilding or repairing the damaged or destroyed property and tearing down of any property, including the cost of removing its debris, in accordance with the minimum code requirements mandated by state or local authorities of Minnesota.

2. Paragraph **B.3.b.(2)(a)** is replaced by the following:

- (a) The cost to replace the damaged part of the building or structure with material of like kind and quality and for like use, whether you rebuild on those premises or not;

3. The last paragraph of Paragraph **B.3.b.(2)** is replaced by the following:

The cost of repairs or replacement will include the cost of replacing, rebuilding or repairing the damaged or destroyed property and tearing down of any property, including the cost of removing its debris, in accordance with the minimum code requirements mandated by state or local authorities of Minnesota.

4. Paragraph **B.3.b.(3)(b)** is replaced by the following:

- (b) A proportion of the cost to repair or replace the damaged part of the building or structure, without deduction for depreciation. This proportion will equal the ratio of the applicable Limit of Insurance to 80% of the cost of repair or replacement. The cost of repairs or replacement will include the cost of replacing, rebuilding or repairing the damaged or destroyed property and tearing down of any property, including the cost of removing its debris, in accordance with the minimum code requirements mandated by state or local authorities of Minnesota.

5. The last paragraph of Paragraph **B.3.b.(4)** is replaced by the following:

The cost of repairs or replacement will include the cost of replacing, rebuilding or repairing the damaged or destroyed property and tearing down of any property, including the cost of removing its debris, in accordance with the minimum code requirements mandated by state or local authorities of Minnesota.

6. Paragraph **B.4.b.** is replaced by the following:

- b. If repair or replacement is not done within 12 months after loss, we will settle on the basis of a proportion of the cost of repair or replacement. The cost of repairs or replacement will include the cost of replacing, rebuilding or repairing the damaged or destroyed property and tearing down of any property, including the cost of removing its debris, in accordance with the minimum code requirements mandated by state or local authorities of Minnesota. The applicable proportion will equal the ratio of Paragraph (1) below to Paragraph (2) below.

(1) The period of time from the loss or damage to the expiration of the lease.

(2) The period of time from the installation of the improvements to the expiration of the lease.

Lease means the lease, whether written or oral, in effect at the time of the loss.

If your lease contains a renewal option and if you exercise that option, the expiration of the renewal option period will replace the expiration of the lease in Paragraphs (1) and (2) above.

R. Paragraph **d.** under **Coverage J - Medical Payments - 2. Exclusions** in the Farm Liability Coverage Form is replaced by the following:

d. Workers' Compensation Or Similar Law

Any person eligible to receive any benefits that an "insured" voluntarily provides or is required to provide under any workers' compensation, non-occupational disability or occupational disease law.

If an "insured" pays wages to a "residence employee" of \$1,000 or more in cash in any three month period during the current calendar year or during the preceding calendar year, then the "insured" is required by Minnesota Statute 176.181, Subd.2, to purchase a standard workers' compensation policy;

S. Paragraph **1.a.(6)** of the **Additional Coverages** Section in the Farm Liability Coverage Form is replaced by the following:

(6) Prejudgment interest awarded against you on that part of the judgment we pay.

T. Loss Condition **1. Bankruptcy** in the Farm Liability Coverage Form is replaced by the following:

1. Bankruptcy

Bankruptcy, insolvency or dissolution of the "insured" or of the "insured's" estate will not relieve us of our obligations under this Coverage Form, and in case an execution against the "insured" on a final judgment is returned unsatisfied, then such judgment creditor shall have a right of action on this Coverage Form against the company to the same extent that the "insured" would have, had the "insured" paid the final judgment.

U. Under the **Duties In The Event Of Occurrence, Offense, Claim Or Suit** Loss Condition in the Farm Liability Coverage Form, Paragraph **b.(2)** is replaced by the following:

(2) Notify us as soon as practicable. The requirement to notify us can be satisfied by notifying our agent. Such notice may be oral or written.

V. The **Transfer Of Rights Of Recovery Against Others To Us** Loss Condition in the Farm Liability Coverage Form is amended by the addition of the following:

Our rights do not apply against any person or organization insured under this or any other policy we issue with respect to the same "occurrence".

FARM LIABILITY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section **IV** – Definitions.

SECTION I – COVERAGES

COVERAGE H – BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Insuring Agreement

a. We will pay those sums that the "insured" becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. We will have the right and duty to defend the "insured" against any "suit" seeking those damages. However, we will have no duty to defend the "insured" against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may at our discretion investigate any "occurrence" and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in Section **II** – Limits Of Insurance; and
- (2) Our right and duty to defend end when we have used up the applicable Limit of Insurance in the payment of judgments or settlements under Coverage **H** or **I** or medical expenses under Coverage **J**.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under the Additional Coverages.

b. This insurance applies to "bodily injury" and "property damage" only if:

- (1) The "bodily injury" or "property damage" is caused by an "occurrence";
- (2) The "bodily injury" or "property damage" occurs during the policy period; and

(3) Prior to the policy period, no "insured" listed under Paragraph **a.** of Definition **11.** "Insured" and no employee authorized by you to give or receive notice of an "occurrence" or claim, knew that the "bodily injury" or "property damage" had occurred, in whole or in part. If such a listed "insured" or authorized employee knew, prior to the policy period, that the "bodily injury" or "property damage" had occurred or was occurring, then any continuation, change or resumption of such "bodily injury" or "property damage" during or after the policy period will be deemed to have been known prior to the policy period.

c. "Bodily injury" or "property damage" that occurs during the policy period and was not, prior to the policy period, known to have occurred by any "insured" listed under Paragraph **a.** of Definition **11.** "Insured" or by any employee authorized by you to give or receive notice of an "occurrence" or claim, includes any continuation, change or resumption of that "bodily injury" or "property damage" after the end of the policy period.

d. "Bodily injury" or "property damage" will be deemed to have been known to have occurred at the earliest time when any "insured" listed under Paragraph **a.** of Definition **11.** "Insured" or any employee authorized by you to give or receive notice of an "occurrence" or claim:

- (1) Reports all, or any part, of the "bodily injury" or "property damage" to us or any other insurer;
- (2) Receives a written or verbal demand or claim for damages because of the "bodily injury" or "property damage"; or
- (3) Becomes aware by any other means that "bodily injury" or "property damage" has occurred or has begun to occur.

e. Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury".

f. "Property damage" that is loss of use of tangible property that is not physically injured will be deemed to occur at the time of the "occurrence" that caused it.

2. Exclusions

This insurance does not apply to:

a. Expected Or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the "insured" even if the resulting "bodily injury" or "property damage":

- (1) Is of a different kind, quality or degree than initially expected or intended; or
- (2) Is sustained by a different person, entity, real or personal property, than initially expected or intended.

This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property;

b. Contractual Liability

"Bodily injury" or "property damage" for which the "insured" is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

- (1) That the "insured" would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an "insured contract", reasonable attorneys' fees and necessary litigation expenses incurred by or for an "insured's" "indemnitee" shall be deemed to be damages because of "bodily injury" or "property damage", provided:
 - (a) Liability to such "indemnitee" for, or for the cost of, that "indemnitee's" defense has also been assumed in the same "insured contract"; and
 - (b) Such attorneys' fees and litigation expenses are for defense of that "indemnitee" against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are claimed;

c. Pollution

- (1) "Bodily injury" and "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":
 - (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any "insured". However, this subparagraph, **(1)(a)**, does not apply to:
 - (i) "Bodily injury" if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests; or
 - (ii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire";
 - (b) At or from any premises, site or location which is or was at any time used by or for any "insured" or others for the handling, storage, disposal, processing or treatment of waste;
 - (c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:
 - (i) Any "insured"; or
 - (ii) Any person or organization for whom you may be legally responsible;
 - (d) At or from any premises, site or location on which any "insured" or any contractors or subcontractors working directly or indirectly on any "insured's" behalf are performing operations if the "pollutants" are brought on or to the premises, site or location in connection with such operations by such "insured", contractor or subcontractor. However, this subparagraph, **(1)(d)**, does not apply to "bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire"; or

- (e) At or from any premises, site or location on which any "insured" or any contractors or subcontractors working directly or indirectly on any "insured's" behalf are performing operations if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants".
- (2) Any loss, cost or expense arising out of any:
 - (a) Request, demand, order or statutory or regulatory requirement that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
 - (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

However, this paragraph does not apply to liability for damages because of "property damage" that the "insured" would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or suit by or on behalf of a governmental authority;

d. Release Or Discharge From Aircraft

"Bodily injury" or "property damage" caused by or resulting from any substance released or discharged from an aircraft.

This exclusion does not apply to model or hobby aircraft unless used or designed to carry an operator(s), any other person(s) or cargo;

e. Aircraft, Motor Vehicle, Motorized Bicycle Or Tricycle

"Bodily injury" or "property damage":

- (1) Arising out of ownership, maintenance, use or entrustment to others of any aircraft, "motor vehicle", motorized bicycle or tricycle owned or operated by or rented or loaned to any "insured". Use includes operation and "loading or unloading"; or
- (2) Giving rise to vicarious liability, whether or not imposed by law, for the actions of a child or minor involving any aircraft, "motor vehicle", motorized bicycle or tricycle.

This exclusion applies even if the claims against any "insured" allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that "insured", if the "occurrence" that caused the "bodily injury" or "property damage" involved the ownership, maintenance, use, or entrustment to others of any aircraft, "motor vehicle", motorized bicycle or tricycle that is owned or operated by or rented or loaned to any "insured".

This exclusion does not apply to:

- (a) An aircraft that causes "bodily injury" or "property damage" to a "residence employee" who is not operating or maintaining it;
- (b) Parking a "motor vehicle" or motorized bicycle or tricycle on, or on the ways next to, premises you own or rent, provided the "motor vehicle" is not owned by, or rented or loaned to you or the "insured";
- (c) A "motor vehicle" not subject to motor vehicle registration:
 - (i) By reason of its exclusive use as a device for assisting the handicapped; or
 - (ii) Designed for recreational use off public roads and not owned by any "insured";
- (d) "Bodily injury" or "property damage" arising out of:
 - (i) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or
 - (ii) The operation of any of the machinery or equipment listed in Paragraph **f.(2)** or **f.(3)** of the definition of "mobile equipment" (Section **IV**);

f. Watercraft

"Bodily injury" or "property damage":

- (1) Arising out of ownership, maintenance, use or entrustment to others of an excluded watercraft described below. Use includes operation and "loading or unloading"; or

- (2) Giving rise to vicarious liability, whether or not imposed by law, for the actions of a child or minor involving an excluded watercraft described below.

This exclusion applies even if the claims against any "insured" allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that "insured", if the "occurrence" that caused the "bodily injury" or "property damage" involved the ownership, maintenance, use, or entrustment to others of an excluded watercraft described below.

Excluded watercraft are those that are principally designed to be propelled by engine power or electric motor or are sailing vessels, whether owned by or rented to an "insured". This exclusion does not apply to watercraft:

- (1) That are not sailing vessels and are powered by:
- (a) Inboard or inboard-outdrive engine or motor power of 50 horsepower or less not owned by an "insured";
 - (b) Inboard or inboard-outdrive engine or motor power of more than 50 horsepower not owned by or rented to an "insured";
 - (c) One or more outboard engines or motors with 25 total horsepower or less;
 - (d) One or more outboard engines or motors with more than 25 total horsepower if the outboard engine or motor is not owned by an "insured";
 - (e) Outboard engines or motors of more than 25 total horsepower owned by an "insured" if:
 - (i) You acquire them prior to the policy period; and
 - i. You declare them at policy inception; or
 - ii. Your intention to insure is reported to us in writing within 45 days after you acquire the outboard motors.
 - (ii) You acquire them during the policy period.This coverage applies for the policy period.
- (2) That are sailing vessels, with or without auxiliary power:
- (a) Less than 26 feet in overall length;
 - (b) 26 feet or more in overall length, not owned by or rented to an "insured".

- (3) That are stored.

This exclusion does not apply to "occurrences" of "bodily injury" or "property damage":

- (1) That take place on the "insured location"; or
- (2) Sustained by a "residence employee" in the course of employment by an "insured";

g. Mobile Equipment

"Bodily injury" or "property damage" arising out of:

- (1) The transportation of "mobile equipment" by a "motor vehicle" owned or operated by, or rented or loaned to, any "insured"; or
- (2) The use of any self-propelled land vehicle, or "mobile equipment" in, or while in practice or preparation for, a prearranged racing, speed, strength or demolition contest or in any stunting activity;

h. Use Of Livestock Or Other Animals

"Bodily injury" or "property damage" arising out of:

- (1) The use of any livestock or other animal in, or while in practice or preparation for, a prearranged racing, speed or strength contest, or prearranged stunting activity. But this Exclusion **h.(1)** applies only to "occurrences", arising out of such contests or activities, that take place at the site designated for the contest or activity; or
- (2) The use of any livestock or other animal, with or without an accessory vehicle, for providing rides to any person for a fee or for providing rides in connection with or during a fair, charitable function or similar type of event;

i. Business Pursuits

"Bodily injury" or "property damage" arising out of or in connection with a "business" engaged in by an "insured". This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business".

This exclusion does not apply to an "insured" under the age of 21 years involved in a part-time or occasional, self-employed "business" with no employees.

But in the event of "property damage" to which this exception may apply, the person who sustains the "property damage" must be someone other than an "insured";

j. Custom Farming

"Bodily injury" or "property damage" arising out of the "insured's" performance of, or failure to perform, "custom farming" operations.

But this exclusion will apply only when your receipts from "custom farming" operations exceed \$5,000 for the 12 months immediately preceding the date of the "occurrence";

k. Professional Services

"Bodily injury" or "property damage" arising out of the rendering of, or failure to render, professional services;

l. Rental Of Premises And Ownership Or Control Of Premises

"Bodily injury" or "property damage" arising out of:

- (1) An act or omission in connection with any location (other than an "insured location") that is rented to, or owned or controlled by, the "insured".

The only exceptions to this exclusion are in "occurrences" of "bodily injury" or "property damage" sustained by a "residence employee" arising out of and in the course of employment by the "insured".

- (2) The rental or holding for rental of an "insured location".

This exclusion does not apply to:

- (a) The rental of a farm premises shown in the Declarations, provided the premises is rented for "farming" purposes and the rental commences during the present annual policy period;
- (b) The rental of a farm premises acquired during the present annual policy period, provided the rental is for "farming" purposes;
- (c) The rental of a residence for residential purposes, provided:
 - (i) The residence is located on a farm premises used for "farming" purposes; and
 - (ii) Such farm premises is shown in the Declarations or acquired during the present annual policy period; and
 - (iii) The rental commences during the present annual policy period;
- (d) The occupancy of a part of your principal residence as:
 - (i) Living quarters, by no more than two roomers or boarders; or

- (ii) An office, school, studio or private garage; or

- (e) The occasional occupancy of your principal residence by persons using the residence exclusively as living quarters.

Exclusion 2.i. under Coverage H does not apply with respect to the coverage provided in Paragraphs (a), (b), (c), (d) or (e) above;

m. Communicable Disease

"Bodily injury" or "property damage" arising out of the transmission of a communicable disease by an "insured";

n. Workers' Compensation Or Similar Law

Any obligation of the "insured" under a workers' compensation, disability benefits or unemployment compensation law or any similar law;

o. Employers' Liability

"Bodily injury" sustained by:

- (1) Any employee (other than a "residence employee") as a result of his or her employment by the "insured";
- (2) Any "residence employee", unless the employee makes a written claim or brings "suit" no later than 36 months after the end of the policy period; or
- (3) The spouse, child, parent, brother or sister of any employee as a consequence of "bodily injury" to that employee.

This exclusion applies whether the "insured" may be held liable as an employer or in any other capacity and to any obligation to share damages with or repay someone else who must pay damages because of the injury.

The only exceptions to this exclusion are in "occurrences" of "bodily injury" for which the "insured" has assumed liability under an "insured contract";

p. Building Or Structure Under Construction

"Bodily injury" arising out of any premises on which a building or structure is being constructed.

The only exception to this exclusion is in an "occurrence" of "bodily injury" sustained by:

- (1) Persons who are not "insureds"; or
- (2) "Residence employees" of an "insured" arising out of or in the course of their employment.

But this exception requires that:

- (a) In the case of a building that will be used as a dwelling:
 - (i) It is located on an "insured location"; and
 - (ii) It is intended for occupancy by an "insured", or by an "insured's" "farm employees" or "residence employees";
- (b) In the case of buildings or structures that will be used in "farming" operations, they are located on an "insured location" and intended for the use of an "insured";

q. Bodily Injury To An Insured

"Bodily injury" to you or to any "insured" within the meaning of "insured" as defined in Paragraph **11.a.(1)** in Section **IV** – Definitions.

This exclusion also applies to any claim made or "suit" brought against you or any "insured" to:

- (1) Repay; or
- (2) Share damages with;
another person who may be obligated to pay damages because of such "bodily injury";

r. Damage To Property

"Property damage" to:

- (1) Property you own, nor to any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- (2) Property you rent or occupy;
- (3) Premises you sell, give away or abandon, if the "property damage" arises out of any part of those premises;
- (4) Property loaned to you; or
- (5) Personal property in the care, custody or control of the "insured".

But with respect to "custom farming", Paragraph **r.(5)** will apply only when your receipts from "custom farming" operations exceed \$5,000 for the 12 months immediately preceding the date of the "occurrence";

s. Damage To Your Product

"Property damage" to "your product" arising out of it or any part of it;

t. Damage To Your Work

"Property damage" to:

- (1) "Your work", arising out of it or any part of it; or
- (2) That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

But with respect to "custom farming", Exclusion **t.** will apply only when your receipts from "custom farming" operations exceed \$5,000 for the 12 months immediately preceding the date of the "occurrence";

u. Damage To Impaired Property Or Property Not Physically Injured

"Property damage" to "impaired property" or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in "your product" or "your work"; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

But with respect to "custom farming", Exclusion **u.** will apply only when your receipts from "custom farming" operations exceed \$5,000 for the 12 months immediately preceding the date of the "occurrence".

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" after it has been put to its intended use;

v. Recall Of Products, Work Or Impaired Property

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) "Your product";
- (2) "Your work"; or
- (3) "Impaired property";

if such product, work, or property is withdrawn or recalled from the market or from use, by any person or organization, because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it;

w. Sexual Molestation, Corporal Punishment Or Physical Or Mental Abuse

"Bodily injury" or "property damage" arising out of sexual molestation, corporal punishment or physical or mental abuse;

x. Controlled Substances

"Bodily injury" or "property damage" arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a Controlled Substance(s) as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812. Controlled Substances include but are not limited to cocaine, LSD, marijuana and all narcotic drugs. However, this exclusion does not apply to the legitimate use of prescription drugs by a person following the orders of a licensed physician;

y. Personal Injury

"Bodily injury" arising out of "personal injury";

z. Distribution Of Material In Violation Of Statutes

"Bodily injury" or "property damage" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law; or
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law; or
- (3) Any statute, ordinance or regulation, other than the TCPA or CAN-SPAM Act of 2003, that prohibits or limits the sending, transmitting, communicating or distribution of material or information; or

aa. War

"Bodily injury" or "property damage", however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war; or
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

Exclusions **c.** through **v.** and Exclusion **aa.** do not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate Limit of Insurance applies to this coverage as described in Section II – Limits Of Insurance.

COVERAGE I – PERSONAL AND ADVERTISING INJURY LIABILITY

1. Insuring Agreement

a. We will pay those sums that the "insured" becomes legally obligated to pay as damages because of "personal injury" or "advertising injury" to which this insurance applies. We will have the right and duty to defend the "insured" against any "suit" seeking those damages. However, we will have no duty to defend the "insured" against any "suit" seeking damages for "personal injury" or "advertising injury" to which this insurance does not apply. We may at our discretion investigate any "occurrence" or offense and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in Section II – Limits Of Insurance; and
- (2) Our right and duty to defend end when we have used up the applicable Limit of Insurance in the payment of judgments or settlements under Coverages **H** or **I** or medical expenses under Coverage **J**.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under the Additional Coverages.

b. This insurance applies to "personal injury" only if caused by an offense:

- (1) Committed during the policy period; and
- (2) Arising out of personal activities or out of operations usual or incidental to "farming".

c. This insurance applies to "advertising injury" only if caused by an offense committed during the policy period.

2. Exclusions

This insurance does not apply to:

a. "Personal injury" or "advertising injury":

(1) Knowing Violation Of Rights Of Another

Caused by or at the direction of the "insured" with the knowledge that the act would violate the rights of another and would inflict "personal injury" or "advertising injury";

(2) Material Published With Knowledge Of Falsity

Arising out of oral or written publication of material, if done by or at the direction of the "insured" with knowledge of its falsity;

(3) Material Published Prior To Policy Period

Arising out of oral or written publication of material whose first publication took place before the beginning of the policy period;

(4) Criminal Acts

Arising out of a criminal act committed by or at the direction of the "insured".

This exclusion does not affect our duty to defend, in accordance with Paragraph 1.a. under Coverage I above, an "insured" prior to determining, through the appropriate legal processes, that that "insured" is responsible for a criminal act;

(5) Contractual Liability

For which the "insured" has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the "insured" would have in the absence of the contract or agreement;

(6) Pollution

Arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time;

(7) Distribution Of Material In Violation Of Statutes

Arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (a) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law; or
- (b) The CAN-SPAM Act of 2003, including any amendment of or addition to such law; or
- (c) Any statute, ordinance or regulation, other than the TCPA or CAN-SPAM Act of 2003, that prohibits or limits the sending, transmitting, communicating or distribution of material or information; or

(8) War

However caused, arising, directly or indirectly, out of:

- (a) War, including undeclared or civil war; or
- (b) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

- (c) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

b. "Personal injury":

(1) Business Pursuits

Arising out of or in connection with a "business" engaged in by an "insured". This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business".

This exclusion does not apply to an "insured" under the age of 21 years involved in a part-time or occasional, self-employed "business" with no employees;

(2) Civic Or Public Activities For Pay

Arising out of civic or public activities performed for pay by the "insured"; or

(3) Personal Injury To An Insured

To you or to any "insured" within the meaning of "insured" as defined in Paragraph 11.a.(1) in Section IV – Definitions.

This exclusion also applies to any claim made or "suit" brought against you or any "insured" to:

- (a) Repay; or
- (b) Share damages with;
another person who may be obligated to pay damages because of such "personal injury".

c. "Advertising injury" arising out of:

(1) Breach Of Contract

A breach of contract, except an implied contract to use another's advertising idea in your "advertisement";

(2) Quality Or Performance Of Goods – Failure To Conform To Statements

The failure of goods, products or services to conform with any statement of quality or performance made in your "advertisement";

(3) Wrong Quotation Or Description Of Prices

The wrong quotation or description of the price of goods, products or services stated in your "advertisement"; or

(4) Business Of Advertising, Broadcasting, Publishing Or Telecasting

An offense committed by an "insured" whose "business" is advertising, broadcasting, publishing or telecasting.

d. Pollution-Related Loss, Cost Or Expense

Any loss, cost or expense arising out of any:

- (1) Request, demand, order or statutory or regulatory requirement that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants"; or
- (2) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of "pollutants".

COVERAGE J – MEDICAL PAYMENTS

1. Insuring Agreement

- a. We will pay reasonable medical expenses incurred or medically ascertained within 3 years from the date of an accident causing "bodily injury".

We will make these payments regardless of fault.

Reasonable medical expenses means expenses incurred or ascertained for:

- (1) First aid administered at the time of an accident;
- (2) Necessary medical, surgical, x-ray and dental services, including prosthetic devices; and
- (3) Necessary ambulance, hospital, professional nursing and funeral services.

- b. This coverage applies only:

- (1) To a person (other than an "insured") who is on the "insured location" with the permission of an "insured"; or
- (2) To a person (other than an "insured") off the "insured location", provided the "bodily injury":
 - (a) Arises out of a condition on the "insured location" or the ways immediately adjoining it;
 - (b) Is caused by the activities of an "insured" or by a "farm employee" in the course of employment by an "insured";
 - (c) Is caused or sustained by a "residence employee" in the course of employment by an "insured"; or

- (d) Is caused by an animal owned by or in the care of an "insured".

2. Exclusions

We will not pay expenses for "bodily injury" to:

a. Professional Services And Business Pursuits

Any person injured while on the "insured location" by reason of:

- (1) Professional services being rendered there; or
- (2) "Business" being engaged in there. This exclusion, **a.(2)**, applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business".

The only exceptions to Paragraphs **a.(1)** and **(2)** are in "occurrences" of "bodily injury" to a "residence employee";

b. Location Rented, Owned Or Controlled By Insured

Any person injured due to an act or omission in connection with any location (other than an "insured location") that is owned, rented or controlled by the "insured".

The only exceptions to this exclusion are in "occurrences" of "bodily injury" sustained by a "residence employee" arising out of and in the course of employment by the "insured";

c. Farm Employees Or Others Maintaining The Farm

Any "farm employee" or other person engaged in work usual or incidental to the maintenance or use of the "insured location" as a farm.

The only exceptions to this exclusion are in "occurrences" of "bodily injury" sustained by a "residence employee" or by a person on the "insured location" in a neighborly exchange of assistance for which the "insured" is not obligated to pay any money;

d. Workers' Compensation Or Similar Law

Any person eligible to receive any benefits that an "insured" voluntarily provides or is required to provide under any workers' compensation, non-occupational disability or occupational disease law;

e. Injury To Resident

Any person regularly residing on any part of the "insured location" or who is a resident member of your household.

The only exceptions to this exclusion are in "occurrences" of "bodily injury" to a "residence employee"; or

f. Coverage H Exclusions

Any person, if the "bodily injury" is excluded under Coverage H.

ADDITIONAL COVERAGES

1. Supplementary Payments – Coverages H And I

a. We will pay, with respect to any claim we investigate or settle, or any "suit" against an "insured" we defend:

- (1) All expenses we incur.
- (2) Up to \$250 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which Coverage H applies. We do not have to furnish these bonds.
- (3) The cost of bonds to release attachments, but only for bond amounts within the applicable Limit of Insurance. We do not have to furnish these bonds.
- (4) All reasonable expenses incurred by the "insured" at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$250 a day because of time off from work.
- (5) All costs taxed against the "insured" in the "suit".
- (6) Prejudgment interest awarded against the "insured" on that part of the judgment we pay. If we make an offer to pay the applicable Limit of Insurance, we will not pay any prejudgment interest based on that period of time after the offer.
- (7) All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable Limit of Insurance.

These payments will not reduce the Limits of Insurance.

b. If we defend an "insured" against a "suit" and an "indemnitee" of the "insured" is also named as a party to the "suit", we will defend that "indemnitee" provided all of the following conditions are met:

- (1) The "suit" against the "indemnitee" seeks damages for which the "insured" has assumed the liability of the "indemnitee" in a contract or agreement that is an "insured contract";
- (2) This insurance applies to such liability assumed by the "insured";
- (3) The obligation to defend, or the cost of the defense of, that "indemnitee", has also been assumed by the "insured" in the same "insured contract";
- (4) The allegations in the "suit" and the information we know about the "occurrence" are such that no conflict appears to exist between the interests of the "insured" and the interests of the "indemnitee";
- (5) The "indemnitee" and the "insured" ask us to conduct and control the defense of that "indemnitee" against such "suit" and agree that we can assign the same counsel to defend the "insured" and the "indemnitee"; and
- (6) The "indemnitee":
 - (a) Agrees in writing to:
 - (i) Cooperate with us in the investigation, settlement or defense of the "suit";
 - (ii) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "suit";
 - (iii) Notify any other insurer whose coverage is available to the "indemnitee"; and
 - (iv) Cooperate with us with respect to coordinating other applicable insurance available to the "indemnitee"; and
 - (b) Provides us with written authorization to:
 - (i) Obtain records and other information related to the "suit"; and
 - (ii) Conduct and control the defense of the "indemnitee" in such "suit".

So long as the above conditions are met, attorneys' fees incurred by us in the defense of that "indemnitee", necessary litigation expenses incurred by us and necessary litigation expenses incurred by the "indemnitee" at our request will be paid as Supplementary Payments. Notwithstanding the provisions of Paragraph **b.(2)** of the Contractual Liability Exclusion (Exclusion **2.**) under Coverage **H** – Bodily Injury And Property Damage Liability, such payments will not be deemed to be damages for "bodily injury" and "property damage" and will not reduce the limits of insurance.

Our obligation to defend an "insured's" "indemnitee" and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when:

- (1) We have used up the applicable limit of insurance in the payment of judgments or settlements; or
- (2) The conditions set forth above, or the terms of the agreement described in Paragraph **(6)** above, are no longer met.

2. Damage To Property Of Others

- a. We will pay up to \$1,000 per "occurrence" for "property damage" to property of others caused by an "insured".

At our option, we will either:

- (1) Pay the actual cash value of the property; or
- (2) Repair or replace the property with other property of like kind and quality.

- b. But we will not pay for "property damage":

- (1) Caused intentionally by an "insured" who is 13 years of age or older;
- (2) To property owned by or rented to an "insured", a tenant of an "insured", or a member of your household; or
- (3) Arising out of:
 - (a) Professional services, or a "business" engaged in by an "insured";
 - (b) An act or omission in connection with any premises (other than an "insured location") that are owned, rented or controlled by the "insured"; or
 - (c) The ownership, maintenance, operation, use, or "loading or unloading" of any "motor vehicle", motorized bicycle or tri-cycle, farm machinery or equipment, aircraft or watercraft.

COVERAGE EXTENSION – COVERAGES H, I AND J

The words "you" and "your", throughout this Coverage Form, include your spouse if a resident of the same household.

SECTION II – LIMITS OF INSURANCE

1. The Limits of Insurance shown in the Declarations and the provisions below fix the most we will pay regardless of the number of:

- a. "Insureds";
- b. Claims made or "suits" brought; or
- c. Persons or organizations making claims or bringing "suits".

2. The General Aggregate Limit is the most we will pay for the sum of:

- a. Damages under Coverage **H** and Coverage **I**; and
- b. Medical expenses under Coverage **J**.

3. Subject to Paragraph **2.** above, the Each Occurrence Limit is the most we will pay for the sum of:

- a. Damages under Coverage **H**; and
- b. Medical expenses under Coverage **J**; because of all "bodily injury" and "property damage" arising out of any one "occurrence".

All "bodily injury" and "property damage" resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions will be considered to be the result of one "occurrence".

Included within the Each Occurrence Limit is a special Limit of Insurance of \$10,000, which is the most we will pay for all covered damages that the "insured" becomes legally obligated to pay because of statutorily imposed vicarious liability for the actions of a child or minor. However, we will not pay for those damages excluded by means of **2.e.** or **2.f.** of Section **I** – Coverage **H**, Exclusions.

4. Subject to the first paragraph in Paragraph **3.**, above, the Fire Damage Limit is the most we will pay under Coverage **H** for damages because of "property damage" to premises, while rented to you or temporarily occupied by you with permission of the owner, arising out of any one fire.

5. Subject to Paragraph **2.** above, the Personal and Advertising Injury Limit is the most we will pay under Coverage **I** for the sum of all damages because of all "personal injury" and all "advertising injury" sustained by any one person or organization.

6. Subject to Paragraph 3. above, the Medical Expense Limit is the most we will pay under Coverage J for all medical expenses because of "bodily injury" sustained by any one person.

The limits for this Coverage Form apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION III – FARM LIABILITY CONDITIONS

The following conditions apply in addition to the Common Policy Conditions:

LOSS CONDITIONS

1. Bankruptcy

Bankruptcy or insolvency of the "insured" or of the "insured's" estate will not relieve us of our obligations under this Coverage Form.

2. Duties In The Event Of Occurrence, Offense, Claim Or Suit

We have no duty to provide coverage under this policy if failure to comply with the following duties is prejudicial to us.

- a. You must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. To the extent possible, notice should include:
- (1) How, when and where the "occurrence" or offense took place;
 - (2) The names and addresses of any injured persons and witnesses; and
 - (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.
- b. If a claim is made or "suit" is brought against any "insured", you must:
- (1) Immediately record the specifics of the claim or "suit" and the date received; and
 - (2) Notify us as soon as practicable.
- You must see to it that we receive written notice of the claim or "suit" as soon as practicable.
- c. You and any other "insured" involved must:
- (1) Notify the police if a law may have been broken;

- (2) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit";
- (3) Authorize us to obtain records and other information;
- (4) Cooperate with us in the investigation or settlement of the claim or defense against the "suit"; and
- (5) At our request, assist us in the enforcement of any right against any person or organization that may be liable to the "insured" because of injury or damage to which this insurance may also apply.

d. No "insured" will, except at that "insured's" own cost, voluntarily make any payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

e. Any injured person who makes a claim for payment of medical expenses under the provisions of Coverage J must:

- (1) Give us written proof of claim, under oath if required, as soon as practicable;
- (2) Execute authorization to allow us to obtain copies of medical reports and records; and
- (3) Submit to physical examination by a physician selected by us when and as often as we reasonably require.

Requirements (1) and (2) above may be carried out by a person acting on behalf of the injured person.

- f. If loss occurs under Additional Coverage 2. – Damage To Property Of Others, you must submit to us within 60 days after the loss, a signed, sworn proof of loss, and exhibit the damaged property, if within your control.

3. Insurance Under Two Or More Coverages

If two or more of this policy's coverages apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

4. Legal Action Against Us

No person or organization has a right under this Coverage Form:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an "insured"; or
- b. To sue us on this Coverage Form unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an "insured"; but we will not be liable for damages that are not payable under the terms of this Coverage Form or that are in excess of the applicable Limit of Insurance. An agreed settlement means a settlement and release of liability signed by us, the "insured" and the claimant or the claimant's legal representative.

5. No Admission Of Liability With Medical Payments

No payment we make under the provisions of Coverage J constitutes an admission of liability by any "insured" or us.

6. Other Insurance

This condition applies only if, in addition to the insurance provided under this Coverage Form, the "insured" has other insurance under this or any other policy covering the same obligations to pay damages and provide defense against "suits" for damages.

a. We will pay only the proportion of covered damages and related defense costs that the applicable Limit of Insurance under this Coverage Form bears to the total amount of all your insurance providing the same coverage, in covered "occurrences" arising from any cause **except** the ownership, maintenance, use, operation or "loading or unloading" of a:

- (1) "Motor vehicle";
- (2) Vehicle which qualifies as "mobile equipment" only while used on premises you own or rent; or
- (3) Watercraft.

b. In covered "occurrences" arising from the ownership, maintenance, use, operation or "loading or unloading" of a conveyance described in Paragraphs (1), (2) or (3) above, this insurance will not apply to the extent that any collectible insurance, whether primary, excess or contingent, is available to the "insured".

7. Transfer Of Rights Of Recovery Against Others To Us

If the "insured" has rights to recover all or part of any payment we have made under this Coverage Form, those rights are transferred to us. The "insured" must do nothing after loss to impair them. At our request, the "insured" will bring "suit" or transfer those rights to us and help us enforce them.

ADDITIONAL CONDITIONS

1. Liberalization

If we adopt any revision that would broaden the coverage under this Coverage Form without additional premium within 45 days prior to or during the policy period, the broadened coverage will immediately apply to this Coverage Form.

2. Representations

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete;
- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

3. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Form to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each "insured" against whom claim is made or "suit" is brought.

SECTION IV – DEFINITIONS

1. "Advertisement" means a notice that is broadcast or published to the general public or specific market segments about your farm-related goods, products or services for the purpose of attracting customers or supporters.
2. "Advertising injury" means an injury arising out of one or more of the following offenses:
 - a. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
 - b. Oral or written publication of material that violates a person's right of privacy;
 - c. The use of another's advertising idea in your "advertisement"; or
 - d. Infringing upon another's copyright, trade dress or slogan in your "advertisement".
3. "Bodily injury" means bodily injury, sickness or disease sustained by a person, and includes death resulting from any of these at any time.
4. "Business" means a trade, profession, occupation, enterprise or activity, other than "farming" or "custom farming", which is engaged in for the purpose of monetary or other compensation.

5. "Custom farming" means performance of specific planting, cultivating, harvesting or similar specific "farming" operations by an "insured", at a farm that is not an "insured location", when the performance is for, and under the direction or supervision of, the owner or operator of the farm or the authorized representative of the owner or operator.

But "custom farming" does **not** mean:

- a. Operations conducted at a premises rented to, leased to or controlled by an "insured";
- b. Operations for which no compensation in money or goods is received; or
- c. A neighborly exchange of services.

6. "Farm employee" means any "insured's" employee whose duties are principally in connection with the maintenance or use of the "insured location" as a farm. These duties include the maintenance or use of the "insured's" farm equipment.

But "farm employee" does not mean any employee while engaged in an "insured's" "business".

7. "Farming" means the operation of an agricultural or aquacultural enterprise, and includes the operation of roadside stands, on your farm premises, maintained solely for the sale of farm products produced principally by you. Unless specifically indicated in the Declarations, "farming" does not include:

- a. Retail activity other than that described above; or
- b. Mechanized processing operations.

8. "Hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be.

9. "Impaired property" means tangible property, other than "your product" or "your work", that cannot be used or is less useful because:

- a. It incorporates "your product" or "your work" that is known or thought to be defective, deficient, inadequate or dangerous; or
- b. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by:

- (1) The repair, replacement, adjustment or removal of "your product" or "your work"; or
- (2) Your fulfilling the terms of the contract or agreement.

10. "Indemnitee" means a person or organization whose liability for payment of damages because of "bodily injury" or "property damage" covered under this Coverage Form has been assumed by an "insured" under an "insured contract".

11. "Insured"

a. "Insured" means you, and if you are:

(1) An individual, "insured" also means the following members of your household:

- (a) Your relatives;
- (b) Any other person under the age of 21 who is in the care of any person specified above;
- (c) A student enrolled in school full time, as defined by the school, who was a member of your household before moving out to attend school, provided the student is under the age of:
 - (i) 24 and your relative; or
 - (ii) 21 and in your care or the care of a person specified in (1)(a).

(2) A partnership or joint venture, "insured" also means your members and your partners and their spouses, but only with respect to the conduct of your "farming" operations.

(3) A limited liability company, "insured" also means:

- (a) Your members, but only with respect to the conduct of your "farming" operations; and
- (b) Your managers, but only with respect to their duties as your managers.

(4) An organization other than a partnership, joint venture, or limited liability company, "insured" also means:

- (a) Your executive officers and directors, but only with respect to their duties as your officers and directors; and
- (b) Your stockholders, but only with respect to their liability as stockholders.

No person or organization is an "insured" with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

b. "Insured" also means any of your employees other than either your executive officers (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts that:

(1) Cause "bodily injury" or "personal injury" to someone other than you, your partners or members (if you are a partnership or joint venture), your members (if you are a limited liability company) or a co-employee; and

(2) Are within the scope of the employee's employment by you. The providing of professional health care services or the failure to provide them will not be considered to be within the scope of any employee's employment by you.

c. "Insured" also means any person (other than your employee), or any organization while acting as your real estate manager.

d. "Insured" also means any person or organization:

(1) Legally responsible for animals or watercraft owned by an "insured" as defined in Paragraph a. above, but only insofar as:

(a) The insurance under this Coverage Form applies to "occurrences" involving animals or watercraft;

(b) That person's or organization's custody or use of the animals or watercraft does not involve "business"; and

(c) That person or organization has the custody or use of the animals or watercraft with the owner's permission.

e. "Insured" also means any person using a vehicle on the "insured location" with your consent, provided this insurance applies to the vehicle.

12. "Insured contract" means:

a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract";

b. A sidetrack agreement;

c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;

d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;

e. That part of any other contract or agreement pertaining to your "farming" operations (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another to pay for "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph e. does not include that part of any contract or agreement that indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing.

13. "Insured location" means:

a. The farm premises (including grounds and private approaches) and "residence premises" shown in the Declarations;

b. The part of other premises, or of other structures and grounds, that is used by you as a residence and:

(1) Shown in the Declarations; or

(2) Acquired by you during the present annual policy period for your use as a residence;

c. Premises used by you in conjunction with the premises included in Paragraph a. or b. above;

d. Any part of premises not owned by any "insured" but where an "insured" is temporarily residing;

e. Vacant land owned by or rented to an "insured";

f. Land, owned by or rented to an "insured", on which:

(1) A dwelling is being constructed for occupancy by an "insured", or by an "insured's" "farm employees" or "residence employees"; or

(2) A building or structure is being constructed for use of an "insured" in "farming" operations;

g. Individual or family cemetery plots or burial vaults of an "insured";

h. Any part of premises occasionally rented to any "insured" for other than "business" purposes; and

i. Any farm premises (including its grounds and private approaches) that you or your spouse acquire during the present annual policy period.

14. "Loading or unloading" means the handling of property:

a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or "motor vehicle";

b. While it is in or on an aircraft, watercraft or "motor vehicle"; or

- c. While it is being moved from an aircraft, watercraft or "motor vehicle" to the place where it is finally delivered.

But "loading or unloading" does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or "motor vehicle".

15. "Mobile equipment" means the following, including any attached machinery or equipment:

- a. Bulldozers, forklifts and tractors designed for use principally off public roads;

Other farm machinery designed for use:

- (1) Principally off public roads; and
- (2) As implements for cultivating or harvesting;

- b. Vehicles while on premises you own or rent;

- c. Vehicles that travel on crawler treads, except that snowmobiles are "mobile equipment" only while on an "insured location" or any premises you own or rent;

- d. Vehicles, whether self-propelled or not, on which are permanently mounted:

- (1) Power cranes, shovels, loaders, diggers or drills; or
- (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;

- e. Vehicles not described in Paragraphs **a.**, **b.**, **c.** or **d.** above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:

- (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
- (2) Cherry pickers and similar devices used to raise or lower workers;

- f. Vehicles not described in Paragraphs **a.**, **b.**, **c.** or **d.** above that are maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "motor vehicles":

- (1) Equipment designed primarily for:
 - (a) Road maintenance, but not construction or resurfacing; or
 - (b) Street cleaning;

- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and

- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, "mobile equipment" does not include any land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "motor vehicles".

16. "Motor Vehicle"

- a. As used in this Coverage Form, the term "motor vehicle" means:

- (1) A motorized land vehicle, trailer or semi-trailer:

- (a) Designed for travel on public roads; or
- (b) Used on public roads; unless it qualifies as "mobile equipment";

- (2) Any machinery or equipment attached to a vehicle, trailer or semi-trailer included in Paragraph **(1)** above;

- (3) Any motorized golf cart, except a golf cart described in Paragraph **b.(3)** below, snowmobile or other motorized land vehicle owned by an "insured" and designed for recreational use off public roads, while off an "insured location";

- (4) Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or

- (5) Any vehicle, including any attached machinery or equipment, while being towed by or carried on a vehicle included in Paragraphs **(1)**, **(2)**, **(3)** or **(4)** above.

- b. However, "motor vehicle" does not mean:

- (1) "Mobile equipment";
- (2) A boat, camp trailer, home trailer or utility trailer unless it is being towed by or carried on a motorized land vehicle included in **a.(1)** above; or

- (3) A motorized golf cart owned by an "insured", designed to carry up to 4 persons, not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground, and that at the time of an "occurrence", is within the legal boundaries of:
- (a) A golfing facility, and is parked or stored there or is being used by an "insured" to:
 - (i) Play the game of golf, or for other recreational or leisure activity allowed by the facility;
 - (ii) Travel to or from an area where "motor vehicles" or golf carts are parked or stored; or
 - (iii) Cross public roads at designated points to gain access to other parts of the golfing facility; or
 - (b) A private residential community, including its public roads upon which a motorized golf cart can legally travel, that is subject to the authority of a property owners' association and contains an "insured's" "residence premises".
17. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.
18. "Personal injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:
- a. False arrest, detention or imprisonment;
 - b. Malicious prosecution;
 - c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of, a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
 - d. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services; or
 - e. Oral or written publication of material that violates a person's right of privacy.
19. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
20. "Property damage" means:
- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
 - b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.
21. "Residence employee" means an "insured's" employee whose duties are principally in connection with the maintenance or use of the "residence premises", including household or domestic services, or who performs duties elsewhere of a similar nature not in connection with the "business" of any "insured".
22. "Residence premises" means your principal residence and the grounds and structures appurtenant to it.
- "Residence premises" does not include any part or parts of a building or structure that are used for "business".
23. "Suit" means a civil proceeding in which damages because of "bodily injury", "property damage", "personal injury" or "advertising injury" to which this insurance applies are alleged. "Suit" includes:
- a. An arbitration proceeding in which such damages are claimed and to which the "insured" must submit or does submit with our consent; or
 - b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the "insured" submits with our consent.
24. "Your product":
- a. Means:
 - (1) Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - (a) You; and
 - (b) Others trading under your name.
 - (2) Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.
 - b. Includes:
 - (1) Warranties or representations made at any time with respect to the fitness, quality, durability or performance or use of "your product"; and
 - (2) The providing of or failure to provide warnings or instructions.
 - c. Does not include property rented to or located for the use of others but not sold.

25. "Your work":

a. Means:

- (1)** Work or operations performed by you or on your behalf; and
- (2)** Materials, parts or equipment furnished in connection with such work or operations.

b. Includes:

- (1)** Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your work"; and
- (2)** The providing of or failure to provide warnings or instructions.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – MIGRANT AND SEASONAL AGRICULTURAL WORKER PROTECTION ACT

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM
FARM EMPLOYERS LIABILITY AND FARM EMPLOYEES MEDICAL PAYMENTS INSURANCE
ENDORSEMENT
BASIC FARM PREMISES LIABILITY ENDORSEMENT
BROAD FARM PREMISES LIABILITY ENDORSEMENT

This insurance does not apply to damages awarded under:

- A.** The Migrant and Seasonal Agricultural Worker Protection Act (29 USC Sections 1801 et seq.) (hereinafter "MSAWPA");
- B.** Any law, due to violation of the MSAWPA; or
- C.** Any regulation promulgated pursuant to the MSAWPA.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

A. Coverage H – Bodily Injury And Property Damage Liability

Under **2. Exclusions**, Exclusion **c. Pollution**, the following is added to the exceptions to Subparagraph **(1)(a)**:

- (iii) "Bodily injury" or "property damage" caused by heat, smoke or fumes from a fire, if the fire:
 - i. Is set by the "insured" on the "insured location"; and
 - ii. Is set for the purpose of burning off crop stubble or other vegetation and is consistent with normal and usual agricultural practice; and
 - iii. Is not set in violation of an ordinance or law.

B. Chemical Drift Liability Coverage is added to the Farm Liability Coverage Form as Coverage **M**, as described and limited in Paragraph **1.** through Paragraph **5.** below.

1. Insuring Agreement

- a. We will pay those sums that the "insured" becomes legally obligated to pay as damages for physical injury to crops or animals if:
 - (1) The injury was caused by discharge, dispersal, release or escape into the air, from the "insured location", of the chemicals, liquids or gases that the "insured" has used in normal and usual agricultural operations; and
 - (2) The chemicals, liquids or gases entered into the air by some means other than discharge, dispersal, release or escape from aircraft.

The term physical injury does not include any indirect or consequential damages such as loss, at any time, of market for crops or animals or of use of soil or animals.

This coverage applies only to physical injury that occurs during the policy period. The physical injury must be caused by an "occurrence".

b. We will have the right and duty to defend the "insured" against any "suit" seeking damages for covered physical injury. However, we will have no duty to defend the "insured" against any "suit" seeking damages for physical injury to which this insurance does not apply. We may at our discretion investigate any "occurrence" and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described below in Paragraph **3.**, Aggregate Limit Of Insurance; and
- (2) Our right and duty to defend end when we have used up the applicable Aggregate Limit of Insurance in the payment of judgments or settlements under Chemical Drift Liability Coverage.

As used in this endorsement the term "suit" means a civil proceeding in which damages because of physical injury to which this insurance applies are alleged.

"Suit" includes:

- (1) An arbitration proceeding in which such damages are claimed and to which the "insured" must submit or does submit with our consent; or
 - (2) Any other alternative dispute resolution proceeding in which such damages are claimed and to which the "insured" submits with our consent.
- c. No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Subitem **a.** of Item **1.** Supplementary Payments of the Additional Coverages in the Farm Liability Coverage Form.

2. Exclusions

Chemical Drift Liability Coverage does not apply to:

- a. Any loss, cost or expense arising out of any:
 - (1) Request, demand, order or statutory or regulatory requirement that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of "pollutants"; or
 - (2) Claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the effects of, chemicals, liquids or gases.

However, this paragraph does not apply to liability for damages that the "insured" would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or "suit" by or on behalf of a governmental authority.

- b. Physical injury to crops or animals arising out of agricultural operations which are in violation of an ordinance or law.
- c. Physical injury to crops or animals expected or intended from the standpoint of the "insured".
- d. Physical injury to crops or animals for which the "insured" is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:
 - (1) Assumed in a contract or agreement that is an "insured contract", provided the physical injury occurs subsequent to the execution of the contract or agreement; or
 - (2) That the "insured" would have in the absence of the contract or agreement.

With respect to Chemical Drift Liability Coverage, Paragraph e. of the "insured contract" definition in the Farm Liability Coverage Form is deleted and replaced by the following:

- e. That part of a contract or agreement pertaining to your "farming" operations (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another to pay a third person or organization for physical injury to crops or animals. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

However, Paragraph e. above does not include that part of any contract or agreement that indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing.

- e. Physical injury to crops or animals you own, rent or borrow.

3. Aggregate Limit Of Insurance for Chemical Drift Liability Coverage: \$25,000

- a. Our total liability for Coverage M, Chemical Drift Liability Coverage, is the Aggregate Limit of Insurance stated above, unless a different Aggregate Limit of Insurance is stated for Coverage M in the Declarations.
- b. The stated Aggregate Limit of Insurance applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Aggregate Limit of Insurance.
- c. Therefore, the stated Aggregate Limit of Insurance is the most we will pay for the applicable period of time as described in Paragraph b. above, regardless of the number of:
 - (1) "Occurrences";
 - (2) "Insureds";
 - (3) Claims made or "suits" brought; or
 - (4) Persons or organizations making claims or bringing "suits".

4. Section III – Farm Liability Conditions of the Farm Liability Coverage Form applies to Chemical Drift Liability Coverage.

5. Words and phrases that appear in quotation marks in this endorsement have meaning as defined in Section **IV** – Definitions of the Farm Liability Coverage Form, unless otherwise defined in this endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MINNESOTA CHANGES – CONTRACTUAL LIABILITY EXCLUSION AND SUPPLEMENTARY PAYMENTS

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

A. Paragraph 2.b. of Exclusions under Section I – Coverage H – Bodily Injury And Property Damage Liability is replaced by the following:

2. Exclusions

This insurance does not apply to:

b. Contractual Liability

"Bodily injury" or "property damage" for which the "insured" is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

- (1) That the "insured" would have in the absence of the contract or agreement;
- (2) Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement.

B. Under Section I – Additional Coverages, Paragraph 1. is replaced by the following:

1. Supplementary Payments – Coverages H And I

a. We will pay, with respect to any claim we investigate or settle, or any "suit" against an "insured" we defend:

- (1) All expenses we incur.
- (2) Up to \$250 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which Coverage H applies. We do not have to furnish these bonds.
- (3) The cost of bonds to release attachments, but only for bond amounts within the applicable Limit of Insurance. We do not have to furnish these bonds.

(4) All reasonable expenses incurred by the "insured" at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$250 a day because of time off from work.

(5) All costs taxed against the "insured" in the "suit".

(6) Prejudgment interest awarded against the "insured" on that part of the judgment we pay.

(7) All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable Limit of Insurance.

These payments will not reduce the Limits of Insurance.

b. If we defend an "insured" against a "suit" and an "indemnitee" of the "insured" is also named as a party to the "suit", we will defend that "indemnitee" provided all of the following conditions are met:

(1) The "suit" against the "indemnitee" seeks damages for which the "insured" has assumed the liability of the "indemnitee" in a contract or agreement that is an "insured contract";

(2) This insurance applies to such liability assumed by the "insured";

(3) The obligation to defend, or the cost of the defense of, that "indemnitee", has also been assumed by the "insured" in the same "insured contract";

- (4) The allegations in the "suit" and the information we know about the "occurrence" are such that no conflict appears to exist between the interests of the "insured" and the interests of the "indemnatee";
- (5) The "indemnatee" and the "insured" ask us to conduct and control the defense of that "indemnatee" against such "suit" and agree that we can assign the same counsel to defend the "insured" and the "indemnatee"; and
- (6) The "indemnatee":
 - (a) Agrees in writing to:
 - (i) Cooperate with us in the investigation, settlement or defense of the "suit";
 - (ii) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "suit";
 - (iii) Notify any other insurer whose coverage is available to the "indemnatee"; and
 - (iv) Cooperate with us with respect to coordinating other applicable insurance available to the "indemnatee"; and

(b) Provides us with written authorization to:

- (i) Obtain records and other information related to the "suit"; and
- (ii) Conduct and control the defense of the "indemnatee" in such "suit".

So long as the above conditions are met, attorneys' fees incurred by us in the defense of that "indemnatee", necessary litigation expenses incurred by us and necessary litigation expenses incurred by the "indemnatee" at our request will be paid as Supplementary Payments.

Our obligation to defend an "insured's" "indemnatee" and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when:

- (1) We have used up the applicable limit of insurance in the payment of judgments or settlements; or
- (2) The conditions set forth above, or the terms of the agreement described in Paragraph **b.(6)**, are no longer met.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FUNGI OR BACTERIA EXCLUSION – LIABILITY

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

A. The following is added to Paragraph 2., **Exclusions** of Section I, **Coverage H – Bodily Injury And Property Damage Liability**:

2. Exclusions

This insurance does not apply to:

FUNGI OR BACTERIA

- a. "Bodily injury" and "property damage" that would not have occurred, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria on or within a building or structure including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.
- b. Any loss, cost or expense arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any "insured" or by any other person or entity.

This exclusion does not apply to any "fungi" or bacteria that are, are on, or are contained in, a good or product intended for bodily consumption.

B. The following is added to Paragraph 2., **Exclusions** of Section I, **Coverage I – Personal And Advertising Injury Liability**:

2. Exclusions

This insurance does not apply to:

FUNGI OR BACTERIA

- a. "Personal injury" that would not have taken place, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria on or within a building or structure including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury.
- b. Any loss, cost or expense arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any "insured" or by any other person or entity.

C. The following is added to the **Definitions** Section:

"Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – SILICA OR SILICA-RELATED DUST

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM
PERSONAL LIABILITY ENDORSEMENT

- A.** The following exclusion is added to:
- Paragraph 2. Exclusions** of Section I – Coverage H – Bodily Injury And Property Damage Liability in the Farm Liability Coverage Form; and
 - Paragraph A.2. Exclusions of Coverage A – Bodily Injury And Property Damage Liability** in the Personal Liability Endorsement:
- 2. Exclusions**
- This insurance does not apply to:
- SILICA OR SILICA-RELATED DUST**
- "Bodily injury" arising, in whole or in part, out of the actual, alleged, threatened or suspected inhalation of, or ingestion of, "silica" or "silica-related dust".
 - "Property damage" arising, in whole or in part, out of the actual, alleged, threatened or suspected contact with, exposure to, existence of, or presence of, "silica" or "silica-related dust".
 - Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "silica" or "silica-related dust", by any "insured" (insured) or by any other person or entity.
- B.** The following exclusion is added to Paragraph 2. Exclusions of Section I – Coverages, Coverage I – Personal And Advertising Injury Liability in the Farm Liability Coverage Form:
- 2. Exclusions**
- This insurance does not apply to:
- SILICA OR SILICA-RELATED DUST**
- "Personal injury" or "advertising injury" arising, in whole or in part, out of the actual, alleged, threatened or suspected inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, "silica" or "silica-related dust".
 - Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "silica" or "silica-related dust", by any "insured" or by any other person or entity.
- C.** The following exclusion is added to Paragraph B.2. Exclusions of Coverage B – Personal Injury Liability in the Personal Liability Endorsement:
- 2. Exclusions**
- This insurance does not apply to:
- SILICA OR SILICA-RELATED DUST**
- "Personal injury" arising, in whole or in part, out of the actual, alleged, threatened or suspected inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, "silica" or "silica-related dust".

b. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "silica" or "silica-related dust", by any insured or by any other person or entity.

D. The following definitions are added to **Section IV – Definitions** in the Farm Liability Coverage Form:

1. "Silica" means silicon dioxide (occurring in crystalline, amorphous and impure forms), silica particles, silica dust or silica compounds.
2. "Silica-related dust" means a mixture or combination of silica and other dust or particles.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

- A.** The following exclusion is added:
This insurance does not apply to:
TERRORISM
"Any injury or damage" arising, directly or indirectly, out of a "certified act of terrorism".
- B.** The following definitions are added:
- 1.** For the purposes of this endorsement, "any injury or damage" means any injury or damage covered under the Farm Liability Coverage Form to which this endorsement is applicable, or covered under any endorsement modifying the Farm Liability Coverage Form, and includes but is not limited to "bodily injury", "property damage", "personal injury" or "advertising injury" as may be defined in the Farm Liability Coverage Form or any endorsement modifying the Farm Liability Coverage Form.
 - 2.** "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:
 - a.** The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- b.** The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- C.** The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for injury or damage that is otherwise excluded under the Farm Liability Coverage Form or any endorsement modifying the Farm Liability Coverage Form.

ENDORSEMENT – EQUINE ACTIVITIES

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This Endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

A. SECTION I – Coverages – The following exclusion is added and applies to all insurance provided by the Coverage Form:

This insurance does not apply to “bodily injury”, “property damage”, “personal injury”, “advertising injury” or medical payments to or for any “residence employee” or “farm employee” of yours.

B. SECTION I – Coverages – Coverage H – Bodily Injury and Property Damage Liability – Item 2., Exclusions Paragraph h., Use of Livestock Or Other Animals, is entirely deleted and replaced with the following:

h. Use of Livestock or Other Animals:

- (1) “Bodily injury” to any person arising out of their use of any horse or other animal while participating in, and/or in practice or preparation for:
 - (a) Racing, including but not limited to harness, steeplechase, or flat racing;
 - (b) Polo;
 - (c) Medieval games, including but not limited to jousting;
 - (d) Rodeo or rodeo type events, contests or exhibitions, including but not limited to calf roping, team roping, bull riding, steer wrestling, bareback riding, saddle bronco riding, bull fighting, calf scrambling, and/or rodeo clown activities;
 - (e) Hunts and hunting, other than the horse show riding discipline of hunter/jumper; and/or
 - (f) Vaulting; or
- (2) “Bodily injury” to or “property damage” sustained by any person arising out of the use of any horse or other animal by the following types of facilities and/or businesses:
 - (a) Petting zoos;
 - (b) Dude ranches;
 - (c) Horse related resorts;
 - (d) Horse related guest ranches;
 - (e) Horse related bed and breakfasts;
 - (f) Horse related homeowners’ associations; and/or
 - (g) Horse related guest farms; or
- (3) “Bodily injury” or “property damage” arising out of the conduct and/or operation of any “insured” in using, providing, or renting horses or other animals for any activity for a fee, including but not limited to the following:
 - (a) Riding;
 - (b) Hay rides;
 - (c) Carriage, buggy, wagon, or other vehicle rides;
 - (d) Sleigh rides;
 - (e) Trail rides; and/or

(f) Pony Rides.

However, subparagraph (3) above, does not apply to horse riding instruction provided for a fee as part of a program of instruction in riding horses.

C. SECTION I – Coverages – Coverage H – Bodily Injury and Property Damage Liability, Item 2., Exclusions, Paragraph I., Rental of Premises and Ownership or Control of Premises, is entirely deleted and replaced with the following:

I. Rental of Premises and Ownership or Control of Premises – “Bodily injury” or “property damage” arising out of any act or omission in connection with any location that is rented to, or owned or controlled by, the “insured” other than the rental of a farm premises shown in the Declarations as an “insured location”.

D. SECTION I – Coverages – Additional Coverages – Item 2., Damage To Property Of Others – Paragraph b., subparagraph (3) (a) is entirely deleted and replaced by the following:

(a) Professional services, a “business,” or “equine activities” engaged in by an “insured”.

E. SECTION IV – Definitions – Definition 7., “farming” and 13., “insured location” are entirely deleted and replaced by the following:

7. “Farming” means the operation of an agricultural enterprise and includes “equine activities”.

13. “Insured location” means:

a. The farm premises shown in the Declarations, including grounds and private approaches, used for “farming”; or

b. The part of other farm premises, or of other structures and grounds, that is used by you for “farming”.

F. SECTION IV – Definitions – In addition to the definitions contained in the Coverage Part the following definition is added:

“Equine activities” means:

a. Breeding;

b. Boarding; and

c. Training

of horses; and horse

d. Riding academies;

e. Riding stables;

f. Show(s); and

g. Riding club(s),

all while operated by an “insured” at the “insured location” described in the Declarations.

“Equine activities” does not mean stables or facilities that provide horses for hire. However, this exception does not apply to “equine activities” where a program of instruction in riding horses is provided for a fee.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT - ADDITIONAL INSURED SCHEDULED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: King County, Its Officers, Officials, Agents, and Employees
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: University of Washington Pack Forest
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: USDA Forest Service
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: State of Washington Dept of Natural Resources
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on
property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations
or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in
those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE
POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Allegan County
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Commonwealth of PA, Dept of Conservation and Natural Resources
Bureau of State Parks

Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on
property owned by the Additional Insured.

Designated Interest: Landowner

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations
or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in
those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE
POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Washington State Parks and Recreation
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: York County - Parks Department
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured at
9777 Crest Road, Glen Rock, PA
Designated Interest: Landowner of 9777 Crest Road, Glen Rock, PA
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations
or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in
those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE
POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Genesee County and Genesee County Parks and Recreation
Commission
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on
property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations
or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Illinois DNR, Matthiessen State Park
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Salamonie Lake
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: The Huron-Clinton Metropolitan Authority, its commissioners, staff, employees, agents and volunteers
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT - ADDITIONAL INSURED SCHEDULED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: DCNR Bureau of Forestry, Nick Zulli
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Delaware State Forests
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Department of Environmental Protection
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on
property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations
or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in
those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE
POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Dixon R Miller State Forest
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: DNR State of Indiana, Wayne Ley
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT - ADDITIONAL INSURED SCHEDULED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Fort Custer Recreation Area, Augusta Michigan
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Genessee County Parks & Recreation
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Green Diamond Timber Company
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT - ADDITIONAL INSURED SCHEDULED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Huron-Clinton Metropolitan Authority & Its Commissioners, Staff, Employees, Agents & Volunteers
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT - ADDITIONAL INSURED SCHEDULED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: I Corps, Fort Lewis & US Army, MS-17
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Illinois Dept of Natural Resources State Headquarters
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Iowa Dept of Natural Resources Brushy Creek State Recreation Area
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: King County Dept of Natural Resources & Parks
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Regional Scheduling Office
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Lehigh County Parks and Recreation
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Longview Fibre
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: Morris Co Park Commission, The County of Morris, NJ
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: PB Lunber, LLC; Peter Bagel Int'l Forestry Consultants
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: State of Illinois Dept of Natural Resources / Kankakee River State Park
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: State of Illinois Dept of Natural Resources / Starved Rock State Park
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ENDORSEMENT - ADDITIONAL INSURED SCHEDULED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Designated Person or Organization: State of Michigan, Its Departments, Boards, Agencies, Commissions, Officers, & Employees
Designated Activity: "Equine Activities" of Riding Club activities of the Named Insured on property owned by the Additional Insured.
Designated Interest: Landowner

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations or in the Change Endorsement when this insurance is issued after the policy has been written.)

SECTION IV - DEFINITIONS - The defined term "Insured" is amended by adding the following:

"Insured" also means the person or organization named in the Schedule above but only while engaged in those activities described in the Schedule relating to:

- (1) Your operations;
- (2) Premises owned by or rented to you; or
- (3) Other designated interests as described in the Schedule above.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

ENDORSEMENT – EXCLUDING CROSS LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This Endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

EXCLUSION – This insurance does not apply to “bodily injury”, “property damage”, “personal injury”, or “advertising injury” claims or “suits” by one “insured” against another “insured”.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

ENDORSEMENT – EXCLUSION MEDICAL PAYMENTS TO MEMBERS OF CLUBS

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This Endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

A. SECTION I – Coverages – Coverage H – Bodily Injury and Property Damage Liability – Item 2., Exclusions – The following exclusion is added:

This insurance does not apply to “bodily injury” to any person who is a “member of the club(s)” shown in the Declarations as a Named Insured.

B. SECTION IV – Definitions – In addition to the definitions contained in the Coverage Form the following definition is added:

“Members of a club” means persons listed on the official roster of the club shown in the Declarations.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

ENDORSEMENT – ADDITIONAL INSURED VOLUNTEERS, MEMBERS, AND JUDGES

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This Endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

A. SECTION I – Coverages – Coverage H – Bodily Injury and Property Damage Liability – 2., Exclusions the following exclusion is added:

“Property damage” to any property of any “insured”, described in paragraph A of this endorsement, which is or was:

- (1) Owned by;
- (2) Used by;
- (3) Rented to;
- (4) Over which any such “insured” is exercising physical control by; or
- (5) In the care, custody or control of,

any such “insured”.

B. SECTION IV – Definitions – Definition 9., “Insured” is amended by adding the following:

“Insured” also means any of the following persons:

- (1) The “members of the club” or club(s) shown in the Declarations;
- (2) “Volunteer worker” of the club or club(s) shown in the Declarations;
- (3) Judge or judges designated as such by you; or
- (4) “Volunteer worker” for a horse riding facility that gives riding lessons to handicapped riders and is either affiliated with or fully accredited by the North American Handicapped Riding Association,

but only while acting at the direction of and within the scope of their duties for you or any “insured”.

C. SECTION IV – Definitions – In addition to the definitions contained in the Coverage Part the following definitions are added:

1. “Volunteer worker” means a person, who is not your or the “insured’s” “farm employee” or “residence employee” and who donates his or her work and acts at the direction of and within the scope of duties determined by you or the “insured” and is not paid a fee, salary, or other compensation by you, the “insured”, or anyone else for their work performed for you or the “insured”.
2. “Members of a club” means persons listed on the official roster of the club shown in the Declarations.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

ENDORSEMENT – LIMITATION TO PUBLIC EVENT DAYS

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This Endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE PART

A. SECTION I – Coverages – Coverage H – Bodily Injury and Property Damage Liability; Coverage I – Personal and Advertising Injury Liability; and Coverage J – Medical Payments – The following Limitation applies to all of these coverages:

Limitation – We will provide “public event” coverage for only the number of days you have declared to us and are shown in the Declarations as applying to this policy period. No coverage will be provided for any “public event” days that have not been declared to us and are shown in the Declarations or by endorsement to this Coverage Part.

B. SECTION IV – Definitions – In addition to the definitions contained in the Coverage Part the following definition is added:

“Public event” means a planned and publicized equine activity where members of the general public are invited to attend as spectators, participants, or as both spectators and participants.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

ENDORSEMENT – ASBESTOS AND LEAD EXCLUSION

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

EXCLUSION – Asbestos and Lead – This insurance does not apply to “bodily injury”, including Medical Payments, “property damage”, “advertising injury”, or “personal injury” arising out of or in any way directly or indirectly relating to:

- A.** The use of asbestos or lead in constructing or manufacturing any good, product, or structure; and
- B.** The manufacture, mining, processing, installation, handling, testing, ownership, sale, resale, abatement, removal, transportation, storage, or disposal of asbestos or lead:
 - 1. Fiber;
 - 2. Dust;
 - 3. Structures;
 - 4. Goods; or
 - 5. Products; including any:
 - a. Products containing asbestos or lead; or
 - b. Material containing asbestos or lead; and
- C.** Exposure to, inhalation of, ingestion of, consumption of or absorption of asbestos or lead:
 - 1. Fiber;
 - 2. Dust;
 - 3. Structures;
 - 4. Goods; or
 - 5. Products; including any:
 - a. Products containing asbestos or lead; or
 - b. Material containing asbestos or lead; and
- D.** Any error or omission in supervision, instructions, recommendations, notices, warnings, advice given, or that should have been given in connection with asbestos or lead:
 - 1. Fiber;
 - 2. Dust;
 - 3. Structures;
 - 4. Goods; or
 - 5. Products; including any:
 - a. Products containing asbestos or lead; or
 - b. Material containing asbestos or lead; and
- E.** Any device or product that is designed or used to protect any person or organization from exposure to, inhalation of or ingestion of asbestos or lead:

1. Fiber;
2. Dust;
3. Structures;
4. Goods; or
5. Products; including any:
 - a. Products containing asbestos or lead; or
 - b. Material containing asbestos or lead.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.



475 Steamboat Road, Greenwich, Connecticut 06830 (800) 343-0592



CLAIM REPORTING PROCEDURES

To report a property or liability loss, immediately contact:

1. **Email:** 6648equinefarm@yorkrsg.com
2. **FAX:** 800-393-8104
3. **Telephone:** 1-866-391-9675

York Risk Services Group, Inc.
605 Crescent Executive Court
Lake Mary, FL 32746
Phone: (321) 578-5102

Immediately report to the Company or your Agent any incidences that you believe may result in a claim or suit to be filed against you.

Remember not to admit any Fault.

Immediately report to the Company if you are served Suit papers by a third party, whether you believe it is valid or applies to your insurance policy. Be prepared to fax or mail a copy of these papers to the Company or your Agent.

Failure to follow these rules may jeopardize your coverage.