

EMPLOYER'S LIABILITY AND MEDICAL PAYMENTS COVERAGE FARM EMPLOYEES

(Entries required to complete the Schedule will
 be shown below or on the "declarations".)

Schedule

The following shows:

1. the maximum number of "farm employees" employed at any one time during the policy period and the total number of man-days worked; or
2. the wages for all "farm employees".

Farm Employees and Man-Day Basis

<u>Class</u>	<u>Farm Employees</u>	<u>Rate</u> <u>(Per Each)</u>	<u>Total</u> <u>Number of</u> <u>Employees</u>	<u>Premium</u>
A	All full time, working 180 days per year or more			
B	Part time, working over 40 days but less than 180 days per year			
<u>C</u>	<u>Part time, working 40</u> <u>days or less per year</u>	<u>Rate</u> <u>(Per 100</u> <u>Man-Days)</u>	<u>Total</u> <u>Number of</u> <u>Man-Days</u>	<u>Premium</u>

Wage Basis

<u>Wages</u> <u>(Use only if Farm</u> <u>Employees/Man-Day</u> <u>Basis not applicable)</u>	<u>Rate</u> <u>(Per \$100</u> <u>of Wages)</u>	<u>Premium</u> <u>Base</u> <u>(Wages)</u>	<u>Minimum</u> <u>Premium</u>	<u>Premium</u>
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3. Indicate all "farm employees" not to be insured under this endorsement:

4. An entry below indicates that:
 The premium charged for the coverage provided by this endorsement is a deposit premium. An annual audit period applies unless another audit period is indicated below.

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

LIABILITY COVERAGES

PRINCIPAL LIABILITY COVERAGES

Coverage L and Coverage M are extended to apply to "bodily injury" to a "farm employee" while performing duties that relate to the "farming" operations of an "insured". This coverage is subject to the "terms" of the policy and does not increase the "limits" stated therein.

EXCLUSIONS THAT APPLY TO LIABILITY COVERAGES

With respect to the coverage provided by this endorsement, the Exclusions That Apply To Coverage L And Coverage M, the Additional Exclusions That Apply Only To Coverage L, and the Additional Exclusions That Apply Only To Coverage M are deleted and replaced by the following:

1. Coverage L and Coverage M do not apply to "bodily injury" arising out of the operation or maintenance of "aircraft" by any person.
2. Coverage L and Coverage M do not apply to "bodily injury" to a "farm employee" if:
 - a. an "insured" has a workers' compensation policy covering the injury; or
 - b. benefits are payable or are required to be provided by an "insured" under a workers' compensation, non-occupational disability, occupational disease, or like law.

3. Coverage L and Coverage M do not apply to "bodily injury" to a "farm employee" employed in violation of the law with the knowledge or approval of an "insured".
4. Coverage L does not apply to "bodily injury" sustained by a "farm employee" unless a written notice is received by "us" within 36 months after the end of the policy period in which the injury occurred.
5. Coverage L does not apply to "bodily injury" to a spouse, child, parent, brother, or sister of a "farm employee" that is a consequence of "bodily injury" to that "farm employee".
6. Coverage L does not apply to liability assumed under a contract or an agreement entered into by an "insured".
7. "We" will not pay for damages arising out of any:
 - a. refusal to employ;
 - b. termination of employment;
 - c. coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination, sexual misconduct, or other employment-related practices, policies, acts, or omissions; or
 - d. consequential "bodily injury" as a result of 7.a., 7.b., or 7.c. above.

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 to repay someone else who must pay damages because of the injury.

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