

SPECIFIED FARM ACTIVITIES

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

Schedule

Description of farming operations:

Location:

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

b) an "insured's" only compensation is the reimbursement of expenses incurred to carry out the activity; or

DEFINITIONS

1. With respect to the "farming" operations described in the Schedule above, the definition of "business" is deleted and replaced by the following:

"Business" means:

- a. a trade, a profession, or an occupation, all whether full time, part time, or occasional. This includes the leasing or rental of property to others; or
- b. any other activity undertaken for money or other compensation, but this does not include:

- 1) the "farming" operations described in the Schedule above;
- 2) providing care services to a relative of an "insured";
- 3) providing services for the care of persons who are not relatives of an "insured" and for which the only compensation is the mutual exchange of like services;
- 4) a volunteer activity for which:

a) an "insured" receives no compensation; or

5) an activity not described in 1) through 4) above for which no "insured's" total compensation for the 12 month period just before the first day of this policy period was more than \$2,500.

2. With respect to the "farming" operations described in the Schedule above, the following is added to the definition of "domestic employee":

"Domestic employee" does not include a person employed by an "insured", or a person leased to an "insured" under a contract or an agreement with a labor leasing firm, whose duties are in connection with the "farming" operations of the "insured".

3. With respect to the "farming" operations described in the Schedule above, the following definition is added:

"Farming" means the ownership, maintenance, or use of premises for the production of crops or the raising or care of livestock, including all necessary operations.

"Farming" also includes the operation of roadside stands and farm markets maintained principally for the sale of the "insured's" own farm products, but it does not include other retail activities.

EXCLUSIONS

1. With respect to the "farming" operations described in the Schedule above, exclusion 4. is deleted and replaced by the following:
 4. "bodily injury", "personal injury", or "property damage" that arises out of the actual, alleged, or threatened discharge, dispersal, disposal, emission, escape, leaching, leakage, migration, release, seepage, or spillage of "pollutants" into or upon land, water, or air.

However, this exclusion does not apply to "bodily injury" or "property damage" that arises out of:

 - a. the heat, smoke, or fumes of a fire on an "insured premises" that:
 - 1) becomes uncontrollable or breaks out from where it was intended to be; or
 - 2) is set by the "insured" for the purpose of burning off crop stubble or other vegetation consistent with normal and usual "farming" practices, and is not in violation of any ordinances or laws; or
 - b. the actual, alleged, or threatened discharge, dispersal, disposal, emission, escape, leaching, leakage, migration, release, seepage, or spillage of "pollutants" from a "motorized vehicle", but only to the extent that such "bodily injury" or "property damage" is covered by "underlying insurance" at the time of the "occurrence" or would have been covered but for the exhaustion of its "limits".

2. With respect to the "farming" operations described in the Schedule above, the following exclusions are added:
 - a. This Personal Umbrella Liability Coverage does not apply to "bodily injury", "personal injury", or "property damage" that arises out of the discharge of substances from an "aircraft".
 - b. This Personal Umbrella Liability Coverage does not apply to "bodily injury" or "personal injury" to:
 - 1) a person arising out of any:
 - a) refusal to employ that person;
 - b) termination of the employment of that person; or
 - c) coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination, sexual misconduct, or other employment-related practice, policy, act, or omission directed toward that person; or
 - 2) the spouse, child, parent, brother, or sister of the person at whom an employment-related practice, policy, act, or omission described under 1) above is directed, as a result of "bodily injury" or "personal injury" to that person.

This exclusion applies where the "insured" is liable either as an employer or in any other capacity or there is an obligation to fully or partially reimburse a third party for damages arising out of 1)a), 1)b), 1)c), or 2) above.
 - c. This Personal Umbrella Liability Coverage does not apply to "bodily injury" or "property damage" that arises out of the use of animals, other than horses, in or in the practice or preparation for any prearranged or organized racing, speed, pulling or pushing, or stunt activity or contest.

However, this exclusion applies only to "occurrences" that take place at the location designated for the activity or contest.

- d. This Personal Umbrella Liability Coverage does not apply to "bodily injury", "personal injury", or "property damage" that arises out of an "insured's" performance of or failure to perform custom farm work for others for a charge under contract or agreement.

However, this exclusion does not apply to "bodily injury" or "property damage" to the extent that such "bodily injury" or "property damage" is covered by "underlying insurance" at the time of the "occurrence" or would have been covered but for the exhaustion of its "limits".

- e. This Personal Umbrella Liability Coverage does not apply to:

- 1) "bodily injury" to any "employee" that occurs in the course of his or her employment; or
- 2) the consequential injury to a spouse, child, parent, brother, or sister of an "employee" who suffers "bodily injury" in the course of his or her employment.

This exclusion applies where the "insured" is liable as an employer or in any other capacity or there is an obligation to fully or partially reimburse a third party for damages arising out of 1) or 2) above.

However, this exclusion does not apply to liability assumed by an "insured" under a contract or an agreement to the extent that such liability is covered by "underlying insurance" at the time of the "occurrence" or would have been covered but for the exhaustion of its "limits".

- f. This Personal Umbrella Liability Coverage does not apply to "property damage" to products manufactured,

sold, handled, or distributed by an "insured" when the "property damage" arises out of such products or a part of the products.

- g. This Personal Umbrella Liability Coverage does not apply to "property damage" to work performed by or for an "insured" when the "property damage" arises out of such work or a part of the work.

However, this exclusion does not apply to the extent that such "property damage" is covered by "underlying insurance" at the time of the "occurrence" or would have been covered but for the exhaustion of its "limits".

- h. This Personal Umbrella Liability Coverage does not apply to the liability of an "employee" for "bodily injury" or "personal injury" to another "employee".

However, this exclusion does not apply to the liability of an "employee" for "bodily injury" to another "employee" to the extent that such liability is covered by "underlying insurance" at the time of the "occurrence" or would have been covered but for the exhaustion of its "limits".

- i. This Personal Umbrella Liability Coverage does not apply to "property damage" to property that is leased or rented to, occupied by, used by, or in the care of an "insured" in relation to an "insured's" "farming" operations.

However, this exclusion does not apply to the extent that such "property damage" is covered by "underlying insurance" at the time of the "occurrence" or would have been covered but for the exhaustion of its "limits".