

EMPLOYERS LIABILITY – FARM EMPLOYEES

This policy pays for **bodily injury** to a **farm employee** while performing duties in connection with the **farming** operations of an **insured**:

This includes **bodily injury** to a person while performing duties as a **farm employee** if the **bodily injury** results:

1. from the ownership, use, loading or unloading of aircraft except while the **farm employee** is engaged in the operation or maintenance of aircraft;
2. from the ownership, maintenance, use, loading or unloading of a **motorized vehicle** or watercraft; or
3. from premises owned, rented or controlled by an **insured**.

Coverage M – Medical Payments to Others applies to **bodily injury** which occurs on or away from the **insured premises** and is:

1. caused by a person while performing duties as a **farm employee**; or
2. suffered by a **farm employee** and rises out of and in the course of employment by an **insured**.

Coverage L – Personal Liability does not apply to liability for sickness, disease or death of 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.

This coverage is subject to the **terms** of the policy.

The following shows:

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

Man-Day Basis:

Farm Employees	Rate (per each)	Total Number of Employees	Premium
All full time, working 180 days per year or more			\$
Part time, working over 40 days but less than 180 days per year			\$
	Rate (per 100 Man- Days)	Total Number of Man-Days	
Part-time, working 40 days or less per year			\$
Total Premium:			\$

Wage Basis (use only if Man-Day basis not applicable):

Rate (per \$100 of Wages	Premium Base (Wages)	Premium
		\$

Indicate all farm employees not to be insured under this endorsement:
