



NEW YORK FARMOWNERS ENDORSEMENT

(For use with policies not subject to Section 3425
of the New York Insurance Law)

This endorsement amends the following policy *terms*. It must be attached to the policy when the premises described in the Declarations are located in New York.

CONDITIONS APPLICABLE TO ALL COVERAGES

Condition 1., Assignment, is deleted and replaced by the following:

1. **Assignment**-Assignment of this policy is not valid without *our* written consent.

Condition 4., Change, Modification or Waiver of Policy *Terms*, is amended by the addition of the following sentence:
If the change in forms or endorsements reduces coverage or limits, *we* must notify *you* as provided under the Non-Renewal *terms* contained in the Cancellation and Renewal Provisions Endorsement.

Condition 8., Policy Premium, is deleted and replaced by the following:

8. **Policy Premium**-If this policy is issued without a specified expiration date, it may be continued by payment of the required premium for the next annual period. The premium must be paid to *us* as specified in *our* premium notice. Premium is subject to adjustment on the basis of the rates then in effect.

Under Condition 11., Suit Against *Us*, item a. 2) is deleted and replaced by the following:

- 2) the suit is commenced within 2 years after the loss.

LIABILITY COVERAGE SECTIONS

Coverage L-Personal Liability in forms ML-9 and ML-10 is deleted and replaced by the following:

Coverage L-Personal Liability

We pay, up to *our* limit of liability, all sums for which any *insured* is legally liable because of *bodily injury* or *property damage* caused by an *occurrence* to which this coverage applies. *We* will defend any suit seeking damages, provided the suit resulted from *bodily injury* or *property damage* not excluded under this coverage.

We may make any investigation and settle any claim or suit that *we* decide is appropriate. *We* are not obligated to provide a defense after *we* have paid either by judgment or settlement, an amount equal to *our* limit of liability.

AMENDMENTS TO PERILS SECTIONS

The peril of Riot or Civil Commotion is amended to read:

Riot or Civil Commotion including direct loss resulting from pillage and looting which occurs during a riot or civil commotion where the riot or civil commotion is taking place.

LIENS FOR UNPAID TAXES

We are required by the Insurance Law to deduct the claim of any tax district from the amount *we* pay *you* for a loss by fire.

To the extent *we* pay any tax district the amount certified as *your* unpaid taxes, *we* are no longer obligated to pay this amount to *you*.

Our payment of such claim to the tax district within 30 days of the receipt of a certificate of lien, shall be considered by *you* and *us* that such claim was valid and properly paid.

This does not apply to a loss by fire to a one or two family residential structure.