



FARM LIMITATIONS

This endorsement is subject to the *terms* contained in *your* policy.

WHAT WE DO NOT PAY FOR

The following exclusions are added to Coverage L-*Bodily Injury* And *Property Damage*, and when applicable to *your* policy, Coverage P-*Personal And Advertising Injury* Liability.

We do not pay for:

1. *Bodily injury* or *property damage* arising out of the ownership, maintenance or use of any portion of the farm premises that:
 - a. A *business* other than farming is conducted;
 - b. Is rented by an *insured* to others in whole or in part for dwelling purposes; or
 - c. Is held for such other *business* use or dwelling rental.Paragraph b. of this exclusion does not apply to a residence rented to a person occupying and using the farm premises for the purpose of farming or to a residence used for the accommodation of not more than two roomers or boarders.
2. *Bodily injury* or *property damage* arising out of the ownership, maintenance or use of:
 - a. Farm equipment, farm tractors or other farm vehicles while being used under contract to others for a charge;
 - b. Draft animals or vehicles while being used under contract to others for a charge or for route delivery; or
 - c. Saddle animals while rented by or for any *insured* to others or while being used in practicing for or participating in any exhibition or contest.
3. *Bodily injury* to any person while engaged in work incidental to the use of the farm premises, but, this exclusion applies only under the Coverage M-Medical Payments coverage.
4. *Property damage* arising out of any substance released or discharged from any aircraft or *unmanned aircraft*.
5. *Bodily injury* or *property damage* arising out of structural alterations or operations for the purpose of changing the use of the farm premises to uses other than farming.

All other *terms* and conditions remain unchanged.